



■ spotlight

June 2014 Vol. 47 No. 6

SAN FRAN CISCO 2014 Convention

A monthly publication spotlighting top producers of American Income Life, National Income Life and Union Heritage Life



Roger Smith

Chief Executive Officer
AIL & NILICO

Convention

After Convention each year, I'm always certain that no Convention in the future could ever possibly top THIS one. This year proved to be no exception.

From our Closer to the Heart project to the Taste of San Francisco at the Welcome Reception to Awards Night to the Summer of Love Party on the final night, I'm sure this Convention left our attendees with wonderful memories of California.

For those who don't know, I am a California boy at heart. I grew up at a time when the eyes — and the EARS — of the world were fixed on all things California.

In the early-60s, it was all about the beach culture in my old stomping grounds in southern California. Everywhere you went, transistor radios blared the Beach Boys and a host of other squeaky clean bands who sang about surfing, pretty girls with blonde hair, skateboards, and fast cars.

By the late 1960s attitudes had changed in a way not many could have foreseen. A huge part of my generation was disenchanted by the war in Vietnam... disgusted by racial prejudice and inequality... disenfranchised by a system that favored those who were willing to conform to the way things had always been done... and the spotlight shifted north to San Francisco.

The eyes and ears of the world were on the city's as people from all over the world were drawn to San Francisco's rich and diverse cultural scene, especially the music. Even if you weren't even a glint in your parents' eyes back then, you know at least some of the music that was born in this area at that time: The Grateful Dead, Janis Joplin, Carlos Santana, Jefferson Airplane, The Doobie Brothers, and tons more that came and went that you never heard of.

Even if you weren't from here, if you were a young person at that time, you were still influenced by the culture, the ideas that those bands sang about.

No, I'm not talking about sex, drugs and rock 'n roll.

They sang about the value of all people, the freedom of all people, and the rights of all people to be treated equally and paid fairly. The potential of all people, the empowerment of all people and the idea of an enlightened, empowered working class was considered radical at a time when advanced education and a nice home were still out of reach for many, many people.

In this respect, you can say that American Income has been ahead of its time since we were founded in the early 1950s.

Now, I can assure you, Bernard Rapoport was about as far from a hippie as you can get, but he was definitely a radical. You see, a lot of the things it took the rest of the world till the 1960s and 1970s to figure out, Mr. Rapoport already had in practice at our Company 10-20 years earlier.

I'm talking about the idea that all people are of value... the idea that all people deserve the right to pursue the best life possible for their families... the idea that people deserve protection for the things they have worked so hard to gain.

These are the radical ideas that "B" infused into every pore of this Company, and the ones we continue to spread and support today.

The spirit that took my generation to the streets to protest 40 years ago is the same spirit that keeps you pounding the pavement today. Never forget that every policy you sell helps a hard working family protect the lifestyle they've fought so hard to achieve — their home... the income of their breadwinner... the education of their children... the right to have their final wishes honored with respect and dignity.

I salute our 2013 Award winners for championing the rights of working families, but every one of you is also a defender of those rights and therefore a radical, a hero.

If you were not a part of the celebration this year in San Francisco, I encourage you to put forth an extra effort and make the 2015 Convention in San Diego your goal. I'm sure it, too, will be the Convention that can't be topped.



spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Managing Editor

Sam Yarbrough
syarbrough@aillife.com

Writer & Copy Editor

Leah Fry
lcry@aillife.com

Lead Designer

Annalee MacFie
amacfie@aillife.com

Graphic Designer

Jonathan McGinnis
jpmcginnis@aillife.com

Multimedia Designer

Curtis Kenney
cekenney@aillife.com

Contributors

Daniel Acton
Becky Brown
Paula Clements
Karen Curtis
Barbara DuPree
Carrie Eckles
Lana Giebe
Angel Henderson
Jamie Kiefer
Mary Lampert
Sherri Linton
Muñeca Moody-Yanez
Luke Murphy
Pat Nevarez
Kristin Nichols
Teri Porter
Amy Deleon
Robyn Talley
Rhonda York

Home Office

254-761-6400

Web Sites

www.aillife.com
www.nilife.com
www.unionheritagelife.com
AILLaptopOnDemand.com
NILICOLaptopOnDemand.com
www.aillacademy.com
www.mylifeatnilico.com
www.mylifeatnilico.com
www.aillnews.com

Social Media

www.twitter.com/AIL_NILICO
www.facebook.com/AIL.NILICO
www.youtube.com/AILLifeTV

Recruiting Support

www.aillife.com/recruiting

© 2014 by American Income Life Insurance Company



**sga career track
New Markets Opening
& Expanding**

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$3,902,255 in bonuses. For more information on the monthly bonuses, turn to Page 34-41.

Total: \$3,902,255

required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention: 69.0%
Net to Gross: 78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Thursday 07/24** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Tuesday 07/29**. eApp business excluded from the 7 day hold should be uploaded by **Thursday 07/31** before 2:00 p.m. CST to count for **July** production.

***look for the asterisk**

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.*



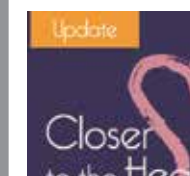
game two results

pg. 13



personal recruiting

pg. 14



closer to the heart

pg. 19



2014 convention

pg. 20



award winners

pg. 21



LOOK FOR ME!

★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

MAY BONUS PAYOUT: **\$311,000**

MAY BONUS QUALIFIERS: **314**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Adem Abdula	\$1,500	Matthew Frederickson	\$1,500	Khanh Nguyen	\$1,500	Thomas Anthony	\$1,250
Tiffany Babin	1,500	Suzanne Garcia	1,500	Nathalie Papillon	1,500	Robert Baillie	1,250
Richard Barlow	1,500	Brigitte Gilchrist	1,500	David Pearson	1,500	Ronda Bates	1,250
John Barnes	1,500	Liam Gillis	1,500	Creola Rahmings	1,500	Drew Bauer	1,250
Nicole Bethea	1,500	Tucker Gregor	1,500	Jared Ramirez	1,500	Taylor Black	1,250
Bryce Blackman	1,500	James Harding	1,500	Jordan Reinhold	1,500	Ashley Bodnar	1,250
Walter Blackstock	1,500	Jim Hintze	1,500	Micaiah Robinson	1,500	Luckey Boston	1,250
Lynne Bondi	1,500	David Jobe	1,500	Miguel Sanchez	1,500	Kristian Brennan	1,250
Caitlin Brandland	1,500	Edward Johnson	1,500	Lyubov Shalya	1,500	Steve Bryant	1,250
Randy Brissett	1,500	Daniel Juskiw	1,500	Anna Shamshura	1,500	Robin Bullock	1,250
Haydee Burrola	1,500	Iva Kalinova	1,500	Andrew Sinkinson	1,500	Sandra Byrd	1,250
Anastasia Burtnick	1,500	Sheri Kempinski	1,500	Christopher Sommers	1,500	Ronnie Callau	1,250
Marli Canning	1,500	Alyssa Kennedy	1,500	Malkia Spencer	1,500	Victor Ciesielski	1,250
Bradley Christiansen	1,500	Andrea Kessler	1,500	Oksana Stadnyk	1,500	O'Neil Cooper	1,250
Linda Church	1,500	Stephen Kline	1,500	Marty Stewart	1,500	Frank Cordaro	1,250
Kimberly Clark-Comans	1,500	Nathan Knox	1,500	Paraone Taitin	1,500	Jonathan Cordes	1,250
Kimberly Colon	1,500	Kevin Kyler	1,500	Margaret Thompson	1,500	Tracy Coyle	1,250
Maria Consunji	1,500	Thomas Lafferty	1,500	Erin Tjornhorn	1,500	Maryann Cruz	1,250
Alicia Cooper	1,500	Morgan Lobello	1,500	Isileli Tupou	1,500	Nicholas Dagneau	1,250
Aaron Craig	1,500	Cindy Merrill	1,500	Stephanie Vernet	1,500	Andrew Dale	1,250
Paul DiVincenzo	1,500	Caroline Mikhail	1,500	Jonathon Westwood	1,500	Shawn Danahey	1,250
Barbara Evenson	1,500	Tijuana Mingo	1,500	Christopher Wiess	1,500	Tovah Dean	1,250
Dean Feldbauer	1,500	Thomas Molinski	1,500	Lisa Woodson	1,500	Leonel Deras Nochez	1,250
Ana Finau	1,500	Donald Mora	1,500	Marlon Wright	1,500	Olivia Diebert	1,250
Sheffard Finklea	1,500	Nikolas Moreschi	1,500	Kemal Yildiz	1,500	Margaret Donegan	1,250
Neal Fluhrer	1,500	Murray Nagler	1,500	Jennifer Aaron	1,250	Zeydilliana Fargo	1,250
Joseph Frankine	1,500	Craig Newell	1,500	Alvin Ali	1,250	David Farone	1,250

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Eddie Frederick	\$1,250	Amber Snow	\$1,250	Shereen Elabasy	\$500	Michael Michi	\$500
James Frodyma	1,250	Andria Standifer	1,250	Marissa Elder	500	Samantha Mitchell-Rhodes	500
Sheila Geisler	1,250	Patrick Sullivan	1,250	Ashlee Elliott	500	Christine Moore	500
Jordon Graham	1,250	Aisha Sumler	1,250	Angela Fanizzi	500	Robert Neeley	500
Gusseto Greenland	1,250	Tei Thomas	1,250	Samantha Fisher	500	Christine Nelson	500
Julie Guinto	1,250	Casey Thompson	1,250	Thomas Fleming	500	Hang Ngo	500
Janice Harrington	1,250	Julian Tinamisan	1,250	Kiley Foy	500	Tony Nguyen	500
Enga Harris	1,250	Rupal Trivedi	1,250	Carlos Francovera	500	Lucus Nice	500
Daniel Hawkins	1,250	Taniela Tuakalau	1,250	Nathan Friend	500	Lauri Noriega	500
Nancy Honan	1,250	Cecilia Tucker	1,250	Eva Fryer	500	John Olson	500
Loreen Houha	1,250	Rebecca Ustrell	1,250	Shandrea Funnny	500	Tyler Parker	500
Latasha Jenkins	1,250	Luisa Vigario	1,250	Gregory Garnett	500	Ivonne Perez	500
Timothy E Jones	1,250	Courtney Weiss	1,250	Angelica Georges	500	Roy PerezCruz	500
Sherry Keene	1,250	Chad Wilson	1,250	Gregory Giesler	500	Rachel Pollard	500
Ashleigh Kiefer	1,250	Derek Woo	1,250	Robert Gostic	500	Asenati Potoae	500
Brandyn Kramer	1,250	Chynel Youngkey	1,250	Jeremiah Goyena	500	Janet Ramirez	500
Dylan Kremlacek	1,250	Herbretta Abren	500	Venus Grier	500	Ashley Rezents	500
Carolle Landry	1,250	Ivy Acosta	500	Susan Gylling	500	Nathaniel Rhen	500
Benjamin Larson	1,250	Lindsay Affsa	500	Matthew Halbmaier	500	Ian Richard	500
Patience Lowe	1,250	Carlos Alas	500	Bradford Hale	500	Michael Rivers	500
Alma Lozano	1,250	Andrea Arballo	500	Bryan Hamrock	500	Nichole Roderick	500
Carlton Mack	1,250	Kiana Arias	500	Fotuikamoana Havea	500	Joan Rosales-Rivera	500
Andrea Magistro	1,250	Rj Arraial	500	Christopher Haywood	500	Timothy Ross	500
Pierre Mamba	1,250	Nicholas Attwood	500	Chanell Henderson	500	Holly Salmon	500
Manuel Matos	1,250	Maria Avila	500	Michael Hernandez	500	Adama Samba	500
James McCormack	1,250	Timothy Bancroft	500	Lorena Herndon	500	Dilcia Sanchez	500
Edward McDevitt	1,250	Luke Barr	500	Vanessa Ho	500	Shenetta Sapp	500
Joanna McMullen	1,250	Jacqueline Bell	500	Brandon Hoskinson	500	Melepusiaki Siale	500
Adam Mizell	1,250	Tracy Bell	500	Jerry Howe	500	Mele Simanu	500
Jose Molina Garcia	1,250	Oscar Betancourt	500	Vincent Huen	500	James Sodan	500
Zane Moore	1,250	Derek Birch	500	Joe Islar	500	Robert Stevens	500
Patreece Morris	1,250	Timothy Blackburn	500	April Jones	500	Ying Sun	500
Robert Mouser	1,250	Richard Bland	500	Tiffany Jordan	500	Kay Teague	500
Cynthia Niemiec	1,250	Corey Borden	500	Matthew Kader	500	Jenna Valentine-Thomas	500
Marilyn Ocker	1,250	Sevrine Bradshaw	500	Kristine Kieffer	500	Vladimir Vasic	500
Josue Olivares	1,250	Matthew Brazeau	500	Cherina King	500	Bradley Vaughn	500
Fareedah Omar	1,250	Conrad Brown	500	Nia King	500	Zenia Ventura	500
Van Ortega	1,250	Jerricho Call	500	Stephanie Knudson	500	Frank Wilkins	500
Armita Ostowari	1,250	Shane Carlson	500	Jerzy Kolcan	500	Ty'Quisha Williams	500
Mark Palladino	1,250	Jacqueline Carney	500	Matthew Koleszar	500	David Woelfel	500
Pamela Phillips	1,250	Hayra Caudillo	500	Lucas Larson	500	Kristen Woolley	500
Mark Palladino	1,250	Allen Cerullo	500	Wislaine Laurent	500		
Pamela Phillips	1,250	Elizabeth Chilson	500	Brandon Leonardo	500		
Tracy Rinaldi	1,250	Jeremiah Clark	500	Jordan Lindsay	500		
Kurt Roth	1,250	Richard Cole	500	Timothy Love	500		
Kylee Saldivar	1,250	Souleymane Coulibaly	500	Jeffrey Lutz	500		
Richard Santone	1,250	David Counsell	500	Talonie Mahon	500		
Julianne Scavo	1,250	Aaron Crosby	500	Neina Manning-Frazier	500		
Aden Schrock	1,250	James DeBenedictis	500	Alisabeth Marrocco	500		
Eliran Shalom	1,250	Michael De Sadeleer	500	Andrew Martin	500		
Raelyn Silva	1,250	Ryan Diederich	500	Lori Masiak	500		
Brea Smith	1,250	Roger Drake	500	Hector Matos	500		
Darlington Smith	1,250	Tameka Drake	500	Matthew McCall	500		
Rohan Smith	1,250	Desmond Dunn	500	Michael McClintock	500		
Latessia Smith-Wine	1,250	Kevin Edwards	500	Mark McEachern	500		

ANNIVERSARIES

45 Years of Service
Pater Nielsen, PR
33 Years of Service
Bert Feldman, AGT
32 Years of Service
George Farenthold, PR
21 Years of Service
Patrice Amador, MGA

20 Years of Service
Brian Troublay, SGA
19 Years of Service
Cheryl Cook, PR
18 Years of Service
Sandy Knapp, PR
Patrick Parisi, AGT
16 Years of Service
Preeti Sahgal, AGT
15 Years of Service
Julie Aprahamian, AGT
James Schneider, AGT

Mario Soljan, PR
14 Years of Service
Lorena Barriere, GA
Elizabeth Hodgson, AGT
13 Years of Service
Susan Bergh, SA
Jim Bianchi, SGA
John Bulecza, AGT
Volodymyr Derevyanyy, AGT
Chris Hernandez, SGA
Cas Robinson, PR
Jeremy Welch, SGA
Matt Wolfanger, SGA
12 Years of Service
Robert Boyer, AGT

Chad Deley, SGA
Daniel Potilechio, AGT
Yvonne Zarathustra, PR
11 Years of Service
Samson Adelufosi, AGT
Micah Cohen, SGA
Anthony Mele, AGT
Crystal Reeves, AGT
10 Years of Service
Nicholas Engrav, MGA
Rita Haidinger, RGA
Michael Laramie, RGA
Randy Teyssier, RGA
9 Years of Service
David Guzman, MGA
Alina Latinsky, PR
Natalie Linker, MGA
Alan Silverman, AGT

Ryan Tucker, RGA
8 Years of Service
Mathew Mealey, RGA
7 Years of Service
Robert Granzow, AGT
Jennifer Henderson, AGT
Lori Vaughn, PR
Daniel Walton, GA
6 Years of Service
Thomas Vena, RGA
5 Years of Service
Shannon Bennett, PR
Amandeep Gill, GA
Pelenatete Lamsam, AGT
Katie Massart, AGT
Jesse Rennich, GA
Lisa Richardson, GA
Samvel Tigranyan, AGT
4 Years of Service
Charles Belt, SA
Jordan Chalom, RGA
Michael Clemente, MGA
Erna Gasanin, GA
Laina Havea, GA
Kenneth I Johnson, AGT
Melne Lewis, MGA
Eric Peyton, GA

Patrick Rieger, RGA
David Rockway, GA
Tami Williams, PR
3 Years of Service
Zachary Bradshaw, SA
Carlo Buhay, GA
Christa Davis, PR
Ashley Delevieuse, AGT
Dion Dizon, PR
Debra Esquivel, AGT
Brian Gilmore, GA
Louis Giogaia, MGA
Daymon Green, MGA
Jenna Grula, GA
Cristi Huffman, SA
Stefan Johannsson, AGT
Darrell Nelsen, MGA
Vaine Rere, AGT
Liz Corley, PR
Salman Satti, RGA
Clinton Spaeth, AGT
Ronald To, AGT
Rona Turner, AGT
Abdul Yusuff, GA
2 Years of Service
Twalya Alexander, SA
Jocelyn Bolito, SA

Michael Coulthard, GA
Xander Davis, AGT
Edward DeFurio, SA
Robin Delahoussaye, AGT
Vicky Ducharme, GA
Kelvin Fernandez, GA
Ronald Fitzgerald, AGT
Taurean Flournoy, AGT
Micah Focken, GA
Genesisjane Hall, SA
Marjorie Hansen, SA
Calvin Irving, GA
Jennifer Judd, GA
Jacqueline Kabluyen, AGT
Avi Kauderer, GA
Denville Loney, SA
Brandon Marshall, GA
Igor Melcharek, MGA
Ugo Menichelli, AGT
Jamie Merva, SA
Dorothy Niederer, MGA
Robert Park, GA
Angel Patryluk, MGA
Laresha Payton, AGT
Nicholas Pelham-Clarke, GA
Edwin Rodriguez, GA
Nancy Rojas, AGT

Duane Shaw, AGT
Raimonda Simkoniene, AGT
Brooke Spain, RGA
Ofa Tavake, SA
Joseph Tierno, AGT
Christopher Velazquez, MGA
Jace Wainwright, PR
Richard Waite, GA
1 Year of Service
Alix Albright, SA
Isbel Alfaro-Robainas, AGT
Kyle Anderson, AGT
Linda Apodaca, AGT
Sherifa Balbaa, AGT
Jane Baloras, AGT
Sandro Basic, AGT
Beau Bequette, AGT
Lester Binion, AGT
Nicholas Birdsall, MGA
Elias Boles, SA
Austin Bolz, GA
Ricky Brown, AGT
James Brumgard, GA
Anthony Brutto, AGT
Scott Carlisle, GA
Brinda Casanova, MGA
Catherine Cuffie, AGT

Angela DeVivo, SA
Debra Dextrateur, GA
Mark Dombrowski, GA
Amber Dregalla, SA
Sarah Dulany-Gring, AGT
Steven Fessler, SA
Vaiotei Finau, AGT
Susan Francis, AGT
David Gonzales, AGT
Lawrence Griest, AGT
Daniel Gutierrez, MGA
Andrea Guyton, SA
Vyacheslav Honcharuk, SA
Richard Jones, SA
Savina Joreva, AGT
Philip Kruger, SA
Lorraine Law, SA
John Lewis, AGT
Daniel Li, MGA
Joseph McCarthy, GA
Henry McCormick, SA
Stephen McDonald, AGT
Kristina McLain, AGT
Brandon Mogel, SA
Stefani Morrow, PR
Nikki Mustin, AGT
Nicole Nalven, SA

Gina Pierre, SA
Whitney Poulin, SA
Janelle Price, SA
Alaine Reed, SA
David Robinson, SA
Maresa Rone, GA
Ashley Ruhl, GA
Harry Rutsinsh, AGT
Andrew Schuksta, GA
Vernita Shaw-Allen, SA
Patricia Smedal-Summers, SA
Mariann Smedegard, SA
Donald Smith, AGT
Jessica Smith, SA
Kaitlyn Smith, SA
Oren Stephens, SA
Michael Tribbitt, GA
Barbara Tisoris, AGT
Stephanie Weaver, AGT
Christopher Wetherby, SA
Roosevelt White, AGT
David Wix, AGT
Derek Wright, SA
Nicholas Zachanowich, SA
Kelly Ziemer, SA

PROMOTIONS

State General Agent
Randall Cook
Regional General Agent
Devin Adams
Patrick Fowler
Stefan Johannsson
Master General Agent
Pamela Altman
Danielle Barker

Lorena Barriere
Elyse Bryan
Maryann Cruz
Michael Denton
DeAnthony Hartman
Jean Joseph
Avi Kauderer
Robert Park
Joshua Rush
Shelly Stambach
Michael Tribbitt
Byron Welch

60% General Agent
Jorge Alvarez
Jeremy Engrav
Kelvin Fernandez
Andre Hawthorne
Thomas Longino
Daniel Woelfel
Oliver Zettas
57.5% General Agent
Twalya Alexander
Milena Arceo
Robert Baillie
Susan Bedrossian
Austin Bolz

Alvaro Canales-Osorio
Kenneth Cargill
Jackson Cook
Emad Fakhreddine
Heather Freeberg
Dylan Gardner
Summer Gonzalez
Claude Harriott
Brittney Hawley
Jaem Jones
Cassandra Kemp
Kaylee Kielczewski
Teng Lim
60% General Agent
Jorge Alvarez
Jeremy Engrav
Kelvin Fernandez
Andre Hawthorne
Thomas Longino
Daniel Woelfel
Oliver Zettas
57.5% General Agent
Twalya Alexander
Milena Arceo
Robert Baillie
Susan Bedrossian
Austin Bolz

Troy Williams
Derek Winslow
Tyler Worstell
Robert Wright
Zathia Zarza
55% Supervising Agent
Maria Avila
Tiffany Babin
Ronda Bates
Oscar Betancourt
Brett Crawley
Aaron Crosby
Tameka Drake
Benjamin Gonzalez
Kasie Greenwalt
Bryan Hamrock
Melinda Inman
Casey Johnson
Bryan Juskiw
Reed Pottschmidt
Isaiah Justice
Derek Kerr
Stephanie Knudson
Brandyn Kramer
Joshua Krueger
Freddie Lobley
Abur Lyons

Jamie Marshall
Jody McMillion
Brandon Mogel
Antonio Ramirez
Joshua Randolph
Edwin Rosa
Amy Skalsky
William Soulier
Bradley Vaughn
James Wall
Joseph Wasswa
Ty'Quisha Williams
David Woelfel
Adrienne Wood
Sarah Ziglema
Mauricio Zuleta
52.5% Supervising Agent
Yenisse Abreu Ramirez
Olufisayo Afolabi
Arthur Alliday
Edward Atyeo
Bobga Ayaba
Yuliedy Baez
John Barnes
Cassandra Bob
Steve Bryant

Haydee Burrola
Anastasia Burtnick
Stephanie Burton
Ryan Cash
Evelin Castro-Sharif
Collette Chapman
Jill Chester
Elizabeth Chilson
David Counsell
Tyler Dean
Delmy Diaz
Kevin Diaz
Aissa Diehl
Venzil Dsa
Orin Dutra
Kenya Edwards
Joseph Faisant
Zeydilliana Fargo
Gareth Fenley
Booker Fife
Ana Finau
Taurean Flournoy
Shandrea Funnye
Liam Gillis
Andrew Gregoire
Michael Hagnauer

Fotuikamoana Havea
Blake Helgerson
Angela Hess
Kenna Higgins
Jennifer Hill
Vincent Huen
Ronnie Hurst
Sione Ika
Johnika Ivory
Darryl Jackson
Immacula Jacques
Benjamin Jia
Jayshaun Johnson
Lary Johnson
Lucas Larson
Christopher Lemieux
David Leonard
Paul Linn
William Loffer
Byron Loosli
Carlton Mack
Pierre Mamba
Michelle Marshall
Charline Martinez-Bonilla
Lori Masiak
Sherry Massey

David Maughan
Christopher McFoy
Mandy Meyer
Brandon Minor
Mia Mitchell
Marielys Montero-Gonzalez
LaTasha Montgomery
Jemima Mozard
Abdul-Karim Muhammad
Douglas Newhook
Jami Nickerson
Jennifer Oakland
Deante Odom
John Olson
Juan Olvera
Karen Packer
Mark Palladino
Jimez Parker
Maryanne Pearce
Myesha Perkins
Kelli Perry
Robert Recker
Keegan Ruiz
Raudel Santos
Chad Shanks
Maria Sitjay-Balbastro

Erin E Smith
Kristina Smith
Amber Snow
James Sodan
Malkia Spencer
Christopher Spillman
Dickie Stephens
Patrick Sullivan
Ashleigh Sweezo
Tiffani Tavormina
Brittany Tomac
Raul Vasquez
Ariel Vela Della Vedova
Chad Washington
Jayme Weber
Norman White
Ahmad Williams
Derek Woo
Marlon Wright
Joel Yost



Guidance

MGA AGENT RETENTION — BONUS PROGRAM —



**Ofa
Tupouniua**
\$3,250
Steve Friedlander



**Patrick
Stenglein**
\$2,750
Allig-Orlovic



**Michael
Vasu**
\$2,500
Surace-Smith



**James
Keefer**
\$2,250
Simon Arias



**Ryan
Wilson**
\$2,250
Philip Prata

May Bonus Payout: **\$156,000**

May Bonus Qualifiers: **184**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Ofa Tupouniua	\$3,250	Joshua K Jackson	\$1,250	Jimmy Tchen	\$1,000	Todd Glazer	\$500
Patrick Stenglein	2,750	Robert Kanaan	1,250	Brandon Teter	1,000	Kenneth Greer	500
Michael Vasu	2,500	Nicholas Moore	1,250	Peter Van Der Westhuizen	1,000	Bobby Gujral	500
James Keefer	2,250	Michael Musso	1,250	Sara Vaz	1,000	Corey Hallam	500
Ryan Wilson	2,250	Matthew Parks	1,250	Sean Velasquez	1,000	Zachary Hart	500
Kevin Appasamy	2,000	Cynthia Schneiderman	1,250	Jamestri Washington	1,000	Daniel Hartwig	500
John Conard	2,000	John Sparby	1,250	Bryon Welch	1,000	Alta Herpel	500
Michelle Crowe	2,000	Alex Torruella	1,250	Jessica Wilhite	1,000	Mark Hileman	500
Tere Diamond	2,000	Tara Weisz	1,250	Marisa Willgruber	1,000	Christopher Hintz	500
Matthew Diulus	2,000	Christine Araujo	1,000	Kascey Williamson	1,000	Jennifer Holliday	500
Christopher Earle	2,000	Carlos Arballo	1,000	DeMario Cooper	750	Stacy Hollingsworth	500
I-Perfection Harris	2,000	Ala Awad	1,000	Patrick Cremeans	750	Evan Holzhauer	500
Hal Herman	2,000	Carl Carlberg	1,000	Larry Giddens	750	Amanda Hubbard	500
Thomas Kijanowski	2,000	Matthew Conrad	1,000	Sharif Grays	750	Scott Kim	500
Tim McAdams	2,000	Britton Costa	1,000	Patrick Knouse	750	Michael Laramie	500
Andrew McQuade	2,000	Heather Cullen	1,000	Igor Melcharek	750	Trent Mathis	500
Michael Denton	1,750	Yussuf Elzein	1,000	John Nieves	750	Ryan McIntosh	500
Ryan Hall	1,750	Magda Figueiredo	1,000	Ryan O'Malley	750	William Myatt	500
Avi Kauderer	1,750	David Guzman	1,000	Zach Otto	750	Rafi Nawabi	500
Matthew Turquist	1,750	Henry Ingraham	1,000	Doreen Ryan-Foti	750	Angel Patryluk	500
Timothy Wilson	1,750	Dean Jensen	1,000	Brooke Spain	750	Matt Pflueger	500
Kyle Wrobel	1,750	Sebastian Kazek	1,000	Thomas Vena	750	Jonathan Phillips	500
Benjamin Ainscough	1,500	Jack Keiderling	1,000	Justin Adams	500	Travis Picklesimer	500
Rachelle Britzman	1,500	Kody Kramme	1,000	Christopher Akins	500	Syed Quadri	500
Samuel Cohen	1,500	Natalie Linker	1,000	Erin Allen	500	Aaron Ralston	500
Corey Helly	1,500	Beau Locker	1,000	Souleymane Bah	500	Victor Restrepo	500
Unique Hunnicutt	1,500	Tyler McKnight	1,000	Richard Barbour	500	Raymond Risucci	500
John McGrath	1,500	Darren Miller	1,000	William Brookshire	500	Thomas Soloweyko	500
David Ramnarine	1,500	Dorothy Niederer	1,000	Shawnia Collins	500	Steve Svendson	500
Maria Rezzo	1,500	Fritzel Octave	1,000	Cara DeFiore	500	Bobby Szwaja	500
Marian Settler	1,500	Malay Prom	1,000	Gian-Paolo Diberardo	500	David Thornton	500
Gevorg Yanukyan	1,500	Humberto Quintero	1,000	Troy Elliott	500	Joseph Tomanovich	500
Alberto Alcalá	1,250	Marc Salvaggi	1,000	Christopher Favor	500	Daniel Toshner	500
Harold Durana	1,250	Robert Shafer	1,000	Herman Fennell	500	Brian Welsh	500
Brett Gryska	1,250	Craig Strompf	1,000	Liam Flaherty	500	Jake Yagjian	500

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 3-5 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 3rd month of tenure, the MGA gets \$250 bonus; in the 4th month, the MGA gets \$500 bonus; in the 5th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals



Mike Sheets
Vice President
Field Laptop Development

From Start to Champion

This month we are celebrating the achievements of the top producers for AIL and NILICO in 2013 and the wonderful annual "family reunion" that is Convention. Every year, I'm taken aback by how great this company truly is. At Convention, you can see it in the eyes of the qualifiers, whether it is their 30th Convention or their first: everyone attending has a champion mindset.

To me, making Convention proves you have what it takes to be a champion. You don't even have to be on stage; just being at Convention shows you have it. To get there took planning, hard work, perseverance, and grit. When you land at Convention, you land a champion.

The great thing about American/National Income Life is anyone can become a champion. You don't have to have a long pedigree, come from an influential family, or be born with a God-given natural talent to end up at the top.

For example, the chances of me ever becoming an NFL Super Bowl champion are about as close to zero as you can get. I won't ever fully say something is impossible, but in all respects, it's probably not going to happen. In fact, according to the NFL Players Association, an athlete only has a 0.2% chance of making it into the NFL. Then think of how many people defy those odds only to have an early exit out of the league or even play an entire career yet not even play in a Super Bowl, let alone win one. Then, when the league ends, so does all that comes with it.

It's not like that here. At AIL/NILICO, *anyone* can be a champion, *anyone* can make Convention, *anyone* can be on stage, *anyone* can set this year's production record! You don't have to be born with it, you don't have to inherit it, you just have to work for it. That's it, like Nike said, *Just Do It!*

And here you can live a lifestyle that many dream of but few see, give back to your community, and secure the future for you and your family in the form of renewals for life. I feel this isn't just the best opportunity in the insurance industry; it's the best opportunity in ANY industry!

So how do you become this year's champion? If you're new, can you be a champion this year? The answer is, without a doubt, YES! The key is to focus on the process rather than the prize. Focus your mind daily on what it takes to be a champion, the daily activities that go into it, and you will find yourself there. Here's a quick checklist for new agents in the field to help you get started:

- Set a goal. Convention? Stage? Set a goal and a time frame to achieve it.
- Give a minimum of 10 presentations in the field every week.
- Get a minimum of 5 referrals per presentation on average.
- Play to a number, not a result. Don't stop at 2 presentations even if you're at \$2,000 ALP — go all the way to 10.
- Track your progress each week against your goal. Keep score and make adjustments.

A little bit of focus and some hard work and you will be among this year's champions!

CODES

Code – \$900 contract to date new agent

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA
Jeffrey Gilliana	5	Sabrina Lloyd	Ronnie Callau	2	Altig-Orlovic
Sandra Sandoval	5	Sabrina Lloyd	Winston Hills	2	Altig-Orlovic
Robert Schneideman	4	Sabrina Lloyd	Andrew Hynan	2	Altig-Orlovic
Chelsie Young	4	Sabrina Lloyd	Jeffree Kawamoto	2	Altig-Orlovic
Sandra Byrd	4	Chad Panzer	Byron Loosli	2	Altig-Orlovic
Juan Venegas	4	Alex Roland	Jesse L Martin	2	Altig-Orlovic
Patrick Kushla	3	Jason Bratin	Carina McGough	2	Altig-Orlovic
Clayton Blasa	3	Nigel Crowe	Jared Mercer	2	Altig-Orlovic
Derek Winslow	3	Laura Fisher	Viktoriya Ramirez-Meraz	2	Altig-Orlovic
Pauline Cresswell	3	Steve Friedlander	Megan Sharp	2	Altig-Orlovic
Joelma Lee	3	Chris La Fond	Fran Spelgatti	2	Altig-Orlovic
Edmond Lee	3	Sabrina Lloyd	Derek Wright	2	Altig-Orlovic
Christina Meyer	3	Sabrina Lloyd	Brandon Edens	2	Simon Arias
Victor Zavaleta	3	Sabrina Lloyd	Kelli Perry	2	Simon Arias
Susan Scott	3	Bob Olson	Anthony Rizzo	2	Simon Arias
Kevin Kyler	3	Scott Rehberg	Ahmad Williams	2	Slav Bitman
Kameron Blake	3	Paul Rumbuc	Vincent Huen	2	Cohen-Cohen
Nicole Wells	3	Surace-Smith	Jerrard Brown	2	Brandon Cooley
Janae Artis	2	Altig-Orlovic	Jennifer Griffin	2	Brandon Cooley

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jason H Lee	11	Sabrina Lloyd	Jonathan Hobbs	3	Richard Correa	David J Chen	2	Simon Arias
Enrique Sandoval	11	Sabrina Lloyd	Nicholas Pelham-Clarke	3	Richard Correa	Charles Ferrari	2	Simon Arias
Moli Kaufusi	10	Steve Friedlander	Christine DiSanto	3	Giglione-Ackerman	Jenna Grula	2	Simon Arias
Scott Montgomery	6	Jatoft-Foti	Mark Dombrowski	3	Giglione-Ackerman	Jacob Kieffer	2	Simon Arias
Grant Myers	6	Dorian Oldham	Mark Danner	3	Steve Greer	Brittini Kwicien	2	Simon Arias
Gregory Graham	5	Jason Bratin	Stephen Giddens	3	Steve Greer	Elizabeth Leming	2	Simon Arias
Erica Pagano	5	Laura Fisher	Shorne Brown	3	David Hausman	Edwin Rodriguez	2	Simon Arias
Brian Gilmore	4	Simon Arias	Erna Gasanin	3	David Hausman	Lucan Schmidt	2	Simon Arias
Jesse Rennich	4	Simon Arias	Janel Wilder	3	David Hausman	Tyler Worstell	2	Simon Arias
Joseph McCarthy	4	Brandon Cooley	Jesse O Martin	3	Chris Hernandez	Matthew Farrell	2	Jose Carvajal
Arthur Sigler	4	Brandon Cooley	James A Smith	3	Chris Hernandez	Ruben Recinos	2	Cohen-Cohen
Amanda Hogan	4	Richard Correa	John Catalano	3	Theodore Pappas	Craig Winkelman	2	Cohen-Cohen
Fran Kolos	4	Giglione-Ackerman	Mohammed Moalawi	3	Theodore Pappas	Darion Casas	2	Brandon Cooley
David Schanuel	4	Dorian Oldham	Robert Nolan	3	Paul Rumbuc	Felicity Hammill	2	Richard Correa
Timothy Bugge	3	Simon Arias	Steven Sibelman	3	Surace-Smith	Joy Vann-Austin	2	Cunningham-Weatherpoon
Cameron Cimino	3	Simon Arias	Antonio Davidson	3	Moswen Taylor	Kelvin Fernandez	2	Laura Fisher
Joseph Cruickshank	3	Simon Arias	Pascal Amar	2	Altig-Orlovic	Gabriela Sime	2	Laura Fisher
Jamie Faulkner	3	Simon Arias	Anacleto Arevalo	2	Altig-Orlovic	Laaaina Havea	2	Steve Friedlander
Jordan Fenrich	3	Simon Arias	Elizabeth Baxter	2	Altig-Orlovic	Jorge Alvarez	2	Cindy Furer
Anthony Wright	3	Simon Arias	Scott Carlisle	2	Altig-Orlovic	Meghan Modrak	2	Cindy Furer
Lalitha Janardhanan	3	Slav Bitman	Amandeep Gill	2	Altig-Orlovic	Christian Fahey	2	Giglione-Ackerman
Glenn Woodley	3	Slav Bitman	Jaem Jones	2	Altig-Orlovic	Christine Barbour	2	Steve Greer
Jinelly Urena	3	Jose Carvajal	Ahlexis Lockwood	2	Altig-Orlovic	John H Garrett	2	Steve Greer
Barbara Seyoum	3	Samantha Chui	Marcus Martin	2	Altig-Orlovic	Shawn Lewicki	2	Mathew Hart
David Higa	3	Cohen-Cohen	Brett Maurice	2	Altig-Orlovic	Gretchen Crady	2	Chris Hernandez
Brandi Hershey	3	Brandon Cooley	Benito Menchaca	2	Altig-Orlovic	Bryan Froneyberger	2	Chris Hernandez
Marcia Matthews	3	Brandon Cooley	Adrian Segalla	2	Altig-Orlovic	Leya Kirchstein	2	Chris Hernandez
Jamey Haugen	3	Richard Correa	Tibor Simon	2	Altig-Orlovic	Peter Kwiatkowski	2	Chris Hernandez

GA continued

NAME	#	SGA	NAME	#	SGA
Megan Holiday	2	Marko Jankovic	Lisa Richardson	2	Moswen Taylor
John Napiza	2	Jatoft-Foti	Dale Whitmore, Sr.	2	Jeffery Thiel
Diane Currier	2	Chris La Fond	Michael Shaba	2	Brian Traboulay
Kayla Bisinger	2	Travis Moody	James Pratt	2	Jeremy Welch
Cathy Nokes	2	Travis Moody	Arie Davis	2	Williams-Zophin
Amanda South	2	Eric Neal	Yonique Gordon	2	Williams-Zophin
Vaughan Morrill	2	Corey Neff	Kasali Kotun	2	Williams-Zophin
Danny Favreau	2	Oldham-Bianchi	Tammy Wingate	2	Bob Wingate
Ellen Schultz	2	Oldham-Bianchi			
Veronica Carrion	2	Bob Olson			
Maresa Rone	2	Bob Olson			
Muhammed Ashraf	2	Theodore Pappas			
Anthony Batista	2	Theodore Pappas			
John Donovan	2	Theodore Pappas			
Mark Glazer	2	Theodore Pappas			
Mir Khan	2	Theodore Pappas			
Harrynarine Ramoutar	2	Theodore Pappas			
Drew Sharp	2	Philip Prata			
Jeremie Dupuis	2	Imran Satti			
Nacole Newbold	2	Imran Satti			
Eric Peyton	2	Surace-Smith			
Jason Ryan	2	Surace-Smith			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Marian Sertler	15	Sabrina Lloyd	Thomas Vena	4	Simon Arias	Patrick Stenglein	3	Altig-Orlovic	Daniel Vilas	3	Cisco Perez
Ofa Tupouniua	13	Steve Friedlander	Patrick Knouse	4	Slav Bitman	Michael Clemente	3	Simon Arias	Jason Green	3	Paul Rumbuc
Thomas Kijanowski	11	Sabrina Lloyd	Carl Carlberg	4	Cohen-Cohen	Casey Kunash	3	Simon Arias	Robert Kanaan	3	Imran Satti
Raymond Risucci	11	Dorian Oldham	Stephen Jeung	4	Cohen-Cohen	Albert Serur	3	Simon Arias	Tony Geer	3	Surace-Smith
Syed Quadri	10	Theodore Pappas	Maria Soliz	4	Brandon Cooley	Phillip Jenkins	3	Slav Bitman	David Guzman	3	Surace-Smith
Brooke Spain	7	Brandon Cooley	Andrew McQuade	4	Richard Correa	Herman Fennell	3	Samantha Chui	Daniel Hartwig	3	Surace-Smith
Ryan Hall	7	Laura Fisher	Matthew Turnquist	4	Richard Correa	Sean Velasquez	3	Cohen-Cohen	Matthew Parks	3	Surace-Smith
Marisa Willgruber	7	David Hausman	Christopher Akins	4	Laura Fisher	Carlos Arballo	3	Brandon Cooley	Jennifer Holliday	3	Jeffery Thiel
Harold Durana	6	Jatoft-Foti	Craig Strompf	4	Cindy Furer	William Myatt	3	Brandon Cooley	Ryan Bisanz	3	Brian Traboulay
Zach Otto	6	Sabrina Lloyd	Mavrick Fredericks	4	Giglione-Ackerman	Emmanuel Villasenor	3	Brandon Cooley	Samantha Sliger	3	Jeremy Welch
Nasr Quadri	6	Theodore Pappas	Kenneth Greer	4	Steve Greer	Joshua Goodman	3	Richard Correa	Christopher Earle	3	Williams-Zophin
John Conard	5	Simon Arias	Kyle Wrobel	4	Mathew Hart	Peter Van Der Westhuizen	3	Richard Correa	Jean Joseph	3	Williams-Zophin
Antonio Reyes	5	Simon Arias	Samuel Cohen	4	David Hausman	Robert Park	3	Cunningham-Weatherpoon	Michael Musso	3	Williams-Zophin
Alexandra Graham	5	Jason Bratin	John Sparby	4	Chris Hernandez	Peter McEnaney	3	Mitch Duplantis			
Paulo Miranda	5	Jose Carvajal	Ileana Rosas	4	Marko Jankovic	Anita Ferris	3	Steve Friedlander			
Steve Svendsen	5	Richard Correa	Doreen Ryan-Foti	4	Jatoft-Foti	Magda Figueiredo	3	Giglione-Ackerman			
Sharif Grays	5	Cindy Furer	Cynthia Schneideman	4	Sabrina Lloyd	Jorge Guerra	3	Giglione-Ackerman			
Richard Barbour	5	Steve Greer	Mathew Mealey	4	Travis Moody	Corey Helly	3	Giglione-Ackerman			
Michael Denton	5	Scott Rehberg	Michael Romeo	4	Oldham-Bianchi	Larry Giddens	3	Steve Greer			
Ala Awad	5	Alex Roland	Sheila Downey	4	Bob Olson	Timothy Kieran	3	Chris La Fond			
Bobby Gujral	4	Altig-Orlovic	Stacy Hollingsworth	4	Chad Panzer	John Velardo	3	Chris La Fond			
Ryan Stenglein	4	Altig-Orlovic	Atta Saleh	4	Theodore Pappas	Alex Torruella	3	Sabrina Lloyd			
Natalie Wagner	4	Altig-Orlovic	Zachary Hart	4	Surace-Smith	Amie McCracken	3	Chris Lussier			
Daniel Bauer	4	Simon Arias	Marc Salvaggi	4	Surace-Smith	Mark Kukielski	3	Eric Neal			
Britton Costa	4	Simon Arias	Alex Kae	3	Altig-Orlovic	Jimmy Tchen	3	Corey Neff			
Matthew Diulus	4	Simon Arias	David McCusker	3	Altig-Orlovic	Melne Lewis	3	Bob Olson			
Avi Kauderer	4	Simon Arias	Arthur McDonald	3	Altig-Orlovic	Bobby Szwaja	3	Theodore Pappas			
Tim McAdams	4	Simon Arias	Spencer Rowland	3	Altig-Orlovic	Angel Patryluk	3	Byron Paz			

RGA

NAME	#	SGA
Robert Janev	36	Sabrina Lloyd
Justin Adams	23	Simon Arias
Thomas Vena	19	Simon Arias





Susan Fuldauer
Vice President of
Public Relations Field Operations

Convention 2014 — The Experience

You would think that after attending many, many conventions, it would become boring, tiring and stagnant. Nothing could be further from the truth. Actually, instead of calling our annual meeting of the Company's top achievers Convention, perhaps we should be referring to it as our annual "Celebration of Achievement" because that's just what it is.

At this Celebration of Achievement, you can find "old-timers" (long-time, consistent attendees), semi-consistent attendees (maybe a miss here and there, but usually can be found at the annual celebration) and Convention rookies (first-time attendees). Whether an old timer, semi-consistent or rookie attendee, I am certain the experience in San Francisco provided the "Wow Factor" to spark the motivation to ensure that the goals, the efforts and the achievement necessary to attend next year's convention in San Diego are set in place.

If you attended this year's Convention and didn't come away with the desire to continue to qualify for Convention in the future, then you definitely had blinders on or were sleeping off a few days of too much fun and frivolity!

In addition to creating new friendships, renewing old friendships and learning from one another, this was a truly fantastic site. From the hills to the bay to the wharf to Alcatraz and into Marin County, every destination was amazing and fun. I have been to the bay area more times than I can count — or remember, for that matter — and it never fails to prove why it is such a destination city. Add to that the Company's highest achievers and you have the best-of-the-best people around you in an atmosphere of culture and geography that is unmatched.

Next year's convention site, San Diego, is yet another amazing destination city. Sitting majestically on the Pacific Ocean, it offers the sun, the beach, a world-renowned zoo and many other nearby



activities. If you haven't set your sights on San Diego's Celebration of Achievement, aka Convention, there is still time to make your commitment to be a part of the celebration. I have no doubt the attendees from this year's convention have already laid out the road map to get to San Diego. I had the opportunity to talk to many of this year's first time attendees and I fully expect to see each one of them in San Diego, Convention rookies no more!

Convention is a contagious few days spent in celebration of high achievement. If you've met the requirements once, you can do it again and again and again. It's a matter of having the desire to be there, setting in place the steps to get there and making it happen. It takes focus, commitment and consistency in performance.

I urge you to make the commitment and follow your road map to be in San Diego next year. Be the Best-of-the-Best and never look back!



GAME 2 WINNERS



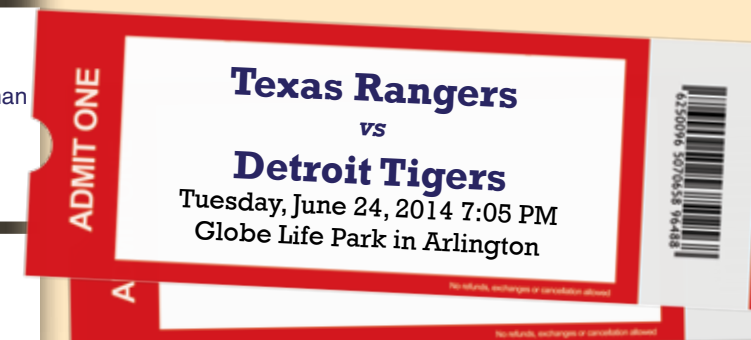
BE OUR GUEST AT GLOBE LIFE PARK!

Class	Name	Codes	SGA
SA	Chelsie Young	13	Sabrina Lloyd
	Juan Venegas	12	Alex Roland
GA	Jason Lee	37	Sabrina Lloyd
	Enrique Sandoval	36	Sabrina Lloyd
MGA 1-3	Robert Janev	87	Sabrina Lloyd
	Justin Adams	58	Simon Arias
	Evan Holzhauser	52	Gigliione-Ackerman
	Thomas Vena	50	Simon Arias
	Marian Sertler	48	Sabrina Lloyd
	Michael Laramie	46	Steve Greer
MGA 4-6	Brian Schreiter	45	Joe Diecedue
	Samuel Cohen	38	David Hausman
	Ryan Hall	36	Laura Fisher
MGA 7-9	Devin Adams	23	Chad Deley
	Gabriel Feldmann	22	Chad Panzer

Total Winners: 15

- Top 6 MGAs - Cat 1-3
- Top 2 GAs - Company
- Top 3 MGAs - Cat 4-6
- Top 2 SAs - Company
- Top 2 MGAs - Cat 7-9

Based on Hierarchy Codes made April 1 - May 31st



PERSONAL RECRUITING

Unleash Your Career!



Personal Recruiting provides opportunity for **all Agents** to earn an **additional monthly income stream** above and beyond regular recruiting efforts performed by Managing Agents!



Tina Phongsavath
6 Recruits
Altig-Orlovic



Jamel Johnson
5 Recruits
Surace-Smith



Mele Simanu
\$2,709
Steve Friedlander



O'Neil Cooper
\$1,650
Scott Rehberg



Robert Kanaan
\$1,492
Imran Satti



Myaa Fallon
\$1,414
Sabrina Lloyd



Joseph Tomanovich
\$1,398
Altig-Orlovic



Cornelius Jones
5 Recruits
Alex Roland



Michael Neilson
5 Recruits
Simon Arias



Mele Simanu
5 Recruits
Steve Friedlander



Daniel Toshner
5 Recruits
Altig-Orlovic



Ransey Vazquez
5 Recruits
Bob Olson

MAY TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout*

MAY TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits*

May Total Payout: **\$86,429**

May Total Qualifiers: **180**

Total Personal Recruiting Agents: **351**

Total Personal Recruits: **480**

Name	Total	Name	Total	Name	Total	Name	Total	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Mele Simanu	\$2,709	Andjela Avram	\$681	Brittiany McMillan	\$571	Matthew Conrad	\$500	Tina Phongsavath	6	Nicholas Posey	3	Rachelle Driesenga	2	Corey Rech	2
O'Neil Cooper	1,650	Jinelly Urena	675	Clayton Blasa	568	Davia Graham	500	Jamel Johnson	5	Samira Shaikh	3	Jamielee Eldridge	2	Toscanna Reis	2
Robert Kanaan	1,492	Patrick Kushla	667	Oscar Betancourt	561	Shun Jackson	500	Cornelius Jones	5	Rachael Trader	3	Abigail Failley	2	Nial Samsouandar	2
Myaa Fallon	1,414	Tevita Tupouniua	649	Taniela Tuakalau	557	Benjamin Jia	500	Michael Neilson	5	Christina Wacker	3	Myaa Fallon	2	David Schanuel	2
Joseph Tomanovich	1,398	Joshua Crackel	645	Adrienne Wood	557	Derek Kerr	500	Mele Simanu	5	Jennifer Young	3	Roger Fung	2	Adrian Segalla	2
Nicholas Dumitriu-Morentz	1,138	Adrian Segalla	644	Jake Dixon	554	Clifford Kuster	500	Daniel Toshner	5	Tiffany Babin	2	Dylan Gardner	2	Gary Slocum	2
Nicholas Posey	1,111	Byron Loosli	635	Scott Davison	552	Anthony Merlo	500	Ransey Vazquez	5	Anthony Barbaro	2	Inna Grigorov	2	Claudia Smith	2
Eric Thomas	1,075	Karizma Minnitt	634	Isheona Luckey	547	Mia Mitchell	500	Nicholas Dumitriu-Morentz	4	Clayton Blasa	2	David Hatfield	2	Lawrence Smith	2
Newalow Weekes	1,046	Tiffany Babin	619	Sharon Jones	547	Melissa Pina	500	Iva Kalinova	4	James Bonsall	2	Megan Holiday	2	Scott Sonnenberg	2
Latasha Montgomery	1,007	Samira Shaikh	618	Lakeita Opore	531	James Ramsey	500	Marian Sertler	4	Angelica Borda	2	Henry Ingraham	2	Jared Teerlink	2
Ransey Vazquez	1,000	Kevin Kyler	612	Shermaine Kelly	525	Lawrence Smith	500	Norman White	4	Corey Borden	2	Shun Jackson	2	Eric Thomas	2
Marian Sertler	982	Rochelle Matthews	612	Leslie Williams	519	Daniel Toshner	500	O'Neil Cooper	3	Benjamin Brooks	2	Benjamin Jia	2	Tatjana Tikhonov	2
Dylan Gardner	946	Scott Sonnenberg	607	Courtney Gors	517	Karen Tran	500	Thomas Eckert	3	Tiffany Brown	2	Stacey Jones	2	Joseph Tomanovich	2
Cleopatra Sola	891	Vincent Daigle	606	Michael Hagnauer	516	Craig Upton	500	Jeffree Kawamoto	3	Undrakh Byambajav	2	Ginger Magill	2	Karen Tran	2
Aaron Haynes	752	Matthew Kennedy	604	Travis Picklesimer	514	Aaron Voegel	500	Byron Loosli	3	Bernadette Casciato	2	Jesse L. Martin	2	Juan Venegas	2
Cornelius Jones	750	Micah Haney	601	Timothy Bugge	511	Jazmine Warren	500	Alexis Merchant	3	Elizabeth Cazares	2	Brandon Minor	2	Newalow Weekes	2
Jennifer Young	750	Jahhad Crawley	597	Ginger Magill	506	Felicia White	500	Latasha Montgomery	3	Devon Chapman	2	Mia Mitchell	2	Sondra Ziegler	2
Kimberly Spinelli-Young	732	Ana Finau	588	Tameka Drake	505	Diane Williams-Lewis	500	Michael Musso	3	Christopher Clark	2	Joshua Moser	2		
Tina Phongsavath	727	Melissa Quintal	581	Michael Banaszak	500			Fritznel Octave	3	Matthew Conrad	2	Jonathon Nagy	2		
David Leonard	705	Darion Casas	580	Aaron Branhan	500			Duni Olusegun	3	Jahhad Crawley	2	Martin Person	2		
Duni Olusegun	683	Zachery Sims	578	Tiffany Brown	500			Armata Ostowari	3	Michael Denton	2	Melissa Quintal	2		
								Darrius Polk	3	Tameka Drake	2	Michael Rangel	2		



LEADERSHIP ACADEMY

General Agents Set to Meet for August Leadership 201

The McKinney Conference Center will host General Agents August 11-13 for the second leg of their journey on the road to leadership at AIL-NILICO.

Leadership Academy is the key to ascending to management opportunities in our Company. Each course builds on the levels of knowledge obtained at previous sessions, enhancing and expanding on topics related to leadership, team/agency building, training, accountability, etc. Speakers for Leadership Academy are proven leaders from our Executive Management team as well as successful State General Agents.

Typical 201 agenda includes:

- Recruiting for Ownership
- The Weekly Recruiting Schedule
- Seven Hidden Reasons Why Agents Leave
- Setting Sales Goals with New Agents
- Planning Agents' Sales Activity
- Managing the Phone Room for Results
- Planning Field Training & Appointments
- Clearly Communicating Expectations
- Visionary Leadership
- Hierarchy Development
- Leadership - Becoming a Person of Influence

If you are interested in pursuing leadership opportunities at American Income, talk to your SGA.



Leadership



Rob Falvo

*Executive Vice President
AIL & NILICO*

Why I Love Convention

Having just returned from the San Francisco Convention, what still stands out the most is the incredible energy that permeates the meetings and all the functions, the energy you feel when you are surrounded by WINNERS!

One thing we know about our Company is that those of us who have enjoyed success have done so, for the most part, because of our PERSISTENCE, especially when times got tough. One other thing that stood out to me was a few people who I thought would/should be there had not qualified. So I asked a few people from their agency and I found out why... THEY QUIT.

Why are some of us quitters and some of us are winners? Is it by choice or were we born like that? Think of your own situation. It may be different in different times. When we were younger, we might have been more inclined to be winners and the older we got, the more we became quitters. Why is it like that? If we are surrounded by negative people we tend to quit. That's why it is important for all of us to carefully choose the people who surround us.

Look at the different approaches to quitters vs. winners. How does it appear? Winners are more positive and seize the opportunity in everything. The quitters are more negative and see the problems in many ways. So how do we make them closer to each other? Is it obvious to change the negative person? Who decides what is right or wrong? It might be that the negative person is more objective to the issue and the positive one is naïve.

The more opportunities we raise, the more solutions we come up with, the less time and space there will be for the negative solutions or quitters. Do like Mother Teresa – do not fight the war, but instead be proactive for peace. Do not fight the negative, but be proactive with the positive. It sounds so easy, you say, and it is!



You just have to do it. The more of us at AIL/NILICO who think and act like this, the bigger and better our individual and collective futures. Always remember the Italian proverb: "Keep company with good men and you'll increase their number."

I look forward to experiencing the ENERGY of this great Company next year at the Manchester Grand Hyatt in San Diego. Share your enthusiasm with others so they, too, can qualify and really get an understanding of the astounding culture we have at our great Company.

"Leadership cannot really be taught. It can only be learned." — Harold S. Geneen

Dear Future SGA

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these three levels.

SGA Career Track

Level 1: Qualifying

To qualify you must meet the following criteria:

- 18 months of continual service with AIL/NILICO
- Production of at least \$175,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGAs Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

Level 3: Getting an Offer

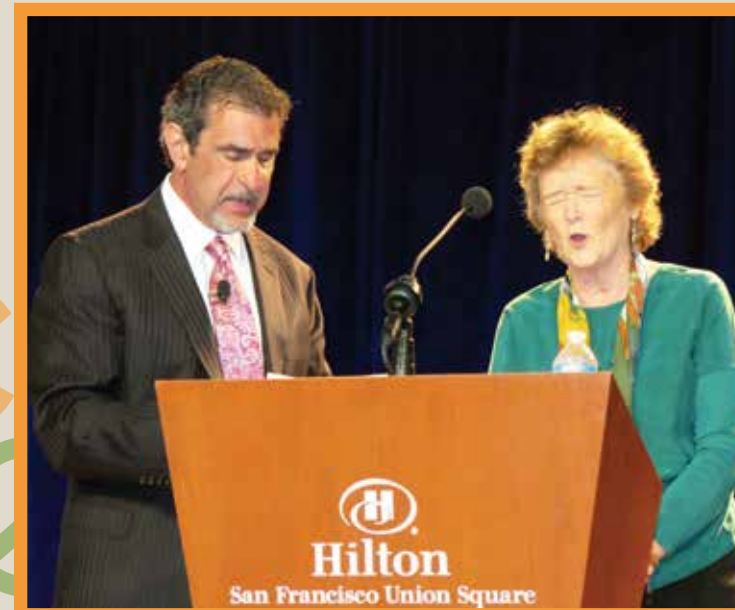
After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)



Update

Closer to the Heart



Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Steve Kafkis



Steve had 13% growth over May of 2013.

PR Director of the Month

Leaders growing leaders!

Billy Sauers



Billy is the Top Director for May 2014 with 43.62% Lead Growth.

Oh Baby!

All Convention attendees proved once again that giving is part of who we are at American Income Life and National Income Life.

Our Closer to the Heart partner in San Francisco was Homeless Prenatal Program. Founded in 1989, HPP works with homeless and underserved mothers and families to ensure the birth of healthy, happy babies, working to break the cycle of childhood poverty from the beginning.

Attendees were asked to bring a new baby outfit for graduates of HPP's prenatal education classes. They

responded by bringing hundreds of new baby outfits, which were collected during Registration on arrival day. Many attendees arrived with not just one, but bags full of beautiful new clothing.

At General Session, CEO Roger Smith presented financial donations of \$26,340 (includes partial matching funds from Torchmark Corporation) to Martha Ryan, Founder and Executive Director of Homeless Prenatal. The look on her face says it all.

Thanks to all who helped make this project a success.

SAN FRANCISCO 2014

Convention

The 2014 Convention, held May 29-June 1 at the Hilton San Francisco Union Square was first class all the way! From the fabulous "Taste of San Francisco" at the Welcome Reception, to the pageantry of Awards Night, to the groovy "Summer of Love" party on the final evening, attendees mixed and mingled with their AIL/NILICO family members in grand style.



2013 AWARD WINNERS



Mark Neilson



Sabrina Lloyd



Simon Arias



Eric Giglione



David Ackerman



Chris Hernandez



Philip Prata



Tiffany Roland



Chris Lussier



Moli Kaufusi



Alex Torruella



Ofa Tupouniua



Thomas Vena



Malka Arony



Robin Andrade



Judy Spade



Patti Morgan



Martin Groves

Candid shots can be viewed on the AIL official corporate Facebook page: www.facebook.com/AIL.NILICO. The name of the photo album is AIL-NILICO 2014 Convention.

Award photos and more candid photos are at: www.flickr.com/photos/americanincomelife/sets/ and click the Convention 2014 set. **HINT:** If you intend to print a photo, click the 3 dots in the lower right corner of your screen to view all sizes. Choose the largest size image for best quality.



Individual Producers



1. **Ryan Kendl**
Provo, UT



2. **Mele Simanu**
Auckland, NZ



3. **Joshua Dishong**
Columbus, OH



4. **Katie Massart**
Calgary, AB



5. **Joey Kennedy**
Nashville, TN



6. **Latrevia Terrell**
Conyers, GA



7. **Thomas King**
Las Vegas, NV



8. **Daniel Li**
Minneapolis, MN



9. **Rayleen Kama**
Honolulu, HI



10. **Shenetta Sapp**
Pittsburgh, PA



11. **Max Quasem**
Los Angeles, CA



12. **Kimberly Spinelli-Young**
Foxboro, MA



13. **Ana Finau**
Auckland, NZ



14. **Bruce Tan**
Honolulu, HI



15. **Michael van Delft**
Halifax, NS



16. **Mark Lomonaco**
Boise, ID



17. **Jesusdieu Portilus**
Miami Lakes, FL



18. **Erez Shabtay**
Nashville, TN



19. **Tibor Simon**
Surrey, BC



20. **Alipate Makau**
Auckland, NZ

IceBreakers

IceBreaker

Ofa Tuifua
Auckland, NZ
\$16,740 Net ALP
Ofa Tupouniua MGA
Steve Friedlander SGA

IceBreaker

Joseph Kanaan
Halifax, NS
\$16,690 Net ALP
Robert Kanaan MGA
Imran Satti SGA

IceBreaker

Joshua Moser
Springfield, IL
\$16,172 Net ALP
Natalie Linker MGA
Bob Olson SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

May Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Ryan Kendl	\$50,972		86.6	Nicholas Lorence	Altig-Orlovic
2.	Mele Simanu	36,116	93		Ofa Tupouniua	Steve Friedlander
3.	Joshua Dishong	30,776		72.5	Zachary Hart	Surace-Smith
4.	Katie Massart	27,417		93.1	John McGrath	Altig-Orlovic
5.	Joey Kennedy	26,565		69.7	Ashlynn Orng	Altig-Orlovic
6.	Latrevia Terrell	24,405		73.2	Brandon Teter	Matthew Hogan
7.	Thomas King	22,725		92.3	Darrell Asbell	Altig-Orlovic
8.	Daniel Li	21,687		81.1	Patrick Stenglein	Altig-Orlovic
9.	Rayleen Kama	21,625	97		Dorothy Niederer	Altig-Orlovic
10.	Shenetta Sapp	20,904	92		Michelle Crowe	Simon Arias
11.	Max Quasem	20,888	83.9			Cohen-Cohen
12.	Kimberly Spinelli-Young	20,587	87		Mavrick Fredericks	Giglione-Ackerman
13.	Ana Finau	20,340	95		Ofa Tupouniua	Steve Friedlander
14.	Bruce Tan	20,070		93.0	Christopher Clark	Altig-Orlovic
15.	Michael van Delft	19,682		79.8		Imran Satti
16.	Mark Lomonaco	18,843		81.2	Richard Mansfield	Altig-Orlovic
17.	Jesusdieu Portilus	18,450		72.2	Fritznel Octave	Williams-Zophin
18.	Erez Shabtay	18,285		93.4	Cherri Xie	Altig-Orlovic
19.	Tibor Simon	18,162		90.3	Alex Kae	Altig-Orlovic
20.	Alipate Makau	18,132	95		Ofa Tupouniua	Steve Friedlander
21.	Michael De Sadeleer	17,954	99		Robert Kanaan	Imran Satti
22.	Sandro Basic	17,858	74.9		Hal Herman	Oldham-Bianchi
23.	Timothy Cruise	17,835	78.8			Bob Olson
24.	Dustin Dunbar	17,653	84.1			Altig-Orlovic
25.	Amy Shui	17,644	83.3			Giglione-Ackerman
26.	Jonni Ng	17,558	83.9		Hunter Houvener	Altig-Orlovic
27.	Annazette Collins	17,539	98		Andre Bent	Bob Olson
28.	Steven Stensrud	17,382		72.3	John McGrath	Altig-Orlovic
29.	Soonalote Taogaga	17,265		70.9	Stephen Hill	Steve Friedlander
30.	Kehinda Pryor	17,260		73.3	Melne Lewis	Bob Olson
31.	Gian Trinidad	17,106		88.8	Bobby Gujral	Altig-Orlovic
32.	Timothy Nolan	17,009		86.7	Hal Herman	Oldham-Bianchi
33.	Tiffney Forrester	16,984	88		Randy Teyssier	Simon Arias
34.	Kayla Mclver	16,826		84.8	Kayla Mclver	Chad Deley
35.	Al-Karim Walji	16,783		75.2		Altig-Orlovic
36.	Ofa Tuifua	16,740	87		Ofa Tupouniua	Steve Friedlander
37.	Joseph Kanaan	16,690	100		Robert Kanaan	Imran Satti
38.	Carlton Mack	16,368	100		Jimmy Tchen	Corey Neff
39.	Joshua Moser	16,172	99		Natalie Linker	Bob Olson
40.	Ruben Soberanes	16,086		76.3	Doreen Ryan-Foti	Jatoft-Foti
41.	Malanya Ostrander	15,917	92		Britton Costa	Simon Arias
42.	Gregory VanSuch	15,897		89.1	Gregory VanSuch	Simon Arias
43.	Kevin Tomanovich	15,896	100		Joseph Tomanovich	Altig-Orlovic
44.	Raymond Lau	15,893	100			Altig-Orlovic
45.	Rosita Tumpap	15,858		92.4	Jonathan Emura	Altig-Orlovic
46.	Amandeep Gill	15,846		81.9	Bobby Gujral	Altig-Orlovic
47.	Mark McEachern	15,807	93		Ryan O'Malley	Imran Satti
48.	Massoud Vaziri	15,776		78.0	Bobby Gujral	Altig-Orlovic
49.	Mike Sukhbaatar	15,772		91.0		Christine Judge
50.	Lucas Larson	15,594	91		John Sparby	Chris Hernandez

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

YTD Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Ryan Kendl	\$260,296		86.6	Nicholas Lorence	Altig-Orlovic
*2.	Joshua Dishong	251,225		72.5	Zachary Hart	Surace-Smith
*3.	Joey Kennedy	131,952		69.7	Ashlynn Orng	Altig-Orlovic
*4.	Mark Lomonaco	129,566		81.2	Richard Mansfield	Altig-Orlovic
*5.	Bruce Tan	119,992		93.0	Christopher Clark	Altig-Orlovic
*6.	Max Quasem	111,069		83.9		Cohen-Cohen
*7.	Michael van Delft	109,500		79.8		Imran Satti
*8.	Kimberly Spinelli-Young	104,857	87		Mavrick Fredericks	Giglione-Ackerman
*9.	Dustin Dunbar	104,687		84.1		Altig-Orlovic
*10.	Katie Massart	99,351		93.1	John McGrath	Altig-Orlovic
11.	Daniel Li	98,373		81.1	Patrick Stenglein	Altig-Orlovic
12.	George Kamel	95,723		70.4	Zachary Hart	Surace-Smith
13.	Joseph Sarasin	88,018		75.8	Pamela Altman	Surace-Smith
14.	Kehinda Pryor	85,561		73.3	Melne Lewis	Bob Olson
15.	Jonni Ng	84,994		83.9	Hunter Houvener	Altig-Orlovic
16.	Mele Simanu	84,804	93		Ofa Tupouniua	Steve Friedlander
17.	Erez Shabtay	83,211		93.4	Cherri Xie	Altig-Orlovic
18.	Amy Shui	80,766		83.3		Giglione-Ackerman
19.	Alfred Uipa	80,177		88.3	Stephen Hill	Steve Friedlander
20.	Alan Sedaghat	79,693		87.3	Bobby Gujral	Altig-Orlovic
21.	Justin Germany	76,640		77.2		Dan Rubio
22.	Malkia Spencer	74,417	96		Tim McAdams	Simon Arias
23.	Mike Allen	74,153		84.3		Travis Moody
24.	Christine Weatherspoon	73,869		91.3		Chad Panzer
25.	Sean Grant	72,892		82.5	Melne Lewis	Bob Olson
26.	Ruben Soberanes	72,118		76.3	Doreen Ryan-Foti	Jatoft-Foti
27.	Mike Sukhbaatar	71,429		91.0		Christine Judge
28.	Joachim Jean	69,544	86		Ryan Hall	Laura Fisher
29.	Thomas King	69,085		92.3	Darrell Asbell	Altig-Orlovic
30.	Joey Sales	68,439		89.2	Jonathan Emura	Altig-Orlovic
31.	Paul Smith	68,432	85		Zachary Hart	Surace-Smith
32.	Omar Hashimi	68,360		71.4		Jatoft-Foti
33.	Maren Conway	65,287		81.5	Marisa Willgruber	David Hausman
34.	Bradley Kampmeier	64,763		75.0	Kathryn Chaisson	Chris Hernandez
35.	Shalom Chaimov	63,837	87		Syed Quadri	Theodore Pappas
36.	Steven Stensrud	63,699		72.3	John McGrath	Altig-Orlovic
37.	Ryan Vopat	63,572		88.9	Bradley Weigand	Surace-Smith
38.	Rita Charles	63,422		77.2	Stephen Hill	Steve Friedlander
39.	Ana Finau	61,254	95		Ofa Tupouniua	Steve Friedlander
40.	Tiffney Forrester	60,540	88		Randy Teyssier	Simon Arias
41.	Mark Neilson	59,580		78.1	Nicholas Lorence	Altig-Orlovic
42.	Tibor Simon	59,360		90.3	Alex Kae	Altig-Orlovic
43.	Lleison Martinez	59,301		79.9		Cisco Perez
44.	Michael Burningham	58,881		80.9	Richard Mansfield	Altig-Orlovic
45.	Shenetta Sapp	58,622	92		Michelle Crowe	Simon Arias
46.	Daniel Toshner	58,502		75.0	Joshua Olin	Altig-Orlovic
47.	Samson Adelufosi	58,366		84.1		Giglione-Ackerman
48.	Jesusdieu Portilus	57,642		72.2	Fritznel Octave	Williams-Zophin
49.	Beau Bequette	57,570		74.6	Jennifer Holliday	Jeffery Thiel
50.	David Brooks	57,196	88		Mark Kukielski	Eric Neal

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

Supervising Agents



1. Lineti Pasikala
Auckland, NZ



2. Chelsie Young
Evansville, IN



3. Jeffrey Gilliana
Schaumburg, IL



4. Robert Schneiderman
Bettendorf, IA



5. Christina Meyer
Schaumburg, IL

May Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Lineti Pasikala	\$74,924	\$79,560	94		Ofa Tupouniua Steve Friedlander
2.	Chelsie Young	54,178	54,924		76.9	Zach Otto Sabrina Lloyd
3.	Jeffrey Gilliana	46,752	46,752	89		Thomas Kijanowski Sabrina Lloyd
4.	Robert Schneiderman	44,792	52,859		80.1	Cynthia Schneiderman Sabrina Lloyd
5.	Christina Meyer	43,286	43,286	91		Alex Torruella Sabrina Lloyd
6.	Bradley Gray	41,996	40,326	86		Robert Kanaan Imran Satti
7.	Latia Stanley	38,240	39,722	93		Michelle Crowe Simon Arias
8.	Jake Colpitts	37,513	40,637	82		Ryan O'Malley Imran Satti
9.	Sandra Sandoval	36,153	36,153	89		Marian Sertler Sabrina Lloyd
10.	Mele Makai	30,515	32,129	99		Ofa Tupouniua Steve Friedlander

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Chelsie Young	\$233,799	\$243,806	76.9		Zach Otto Sabrina Lloyd
2.	Robert Schneiderman	200,956	254,848	80.1		Cynthia Schneiderman Sabrina Lloyd
3.	Jake Colpitts	183,965	198,556	82		Ryan O'Malley Imran Satti
4.	Christina Meyer	143,266	143,266	91		Alex Torruella Sabrina Lloyd
5.	Lineti Pasikala	130,759	154,177	94		Ofa Tupouniua Steve Friedlander
6.	Jeffrey Gilliana	129,722	132,936	89		Thomas Kijanowski Sabrina Lloyd
7.	Bradley Gray	124,064	156,846	86		Robert Kanaan Imran Satti
8.	Sandra Sandoval	111,819	111,819	89		Marian Sertler Sabrina Lloyd
9.	Jeremiah Wiskeman	111,004	136,498	69.5		Michelle Crowe Simon Arias
10.	Latia Stanley	106,830	116,660	93		Michelle Crowe Simon Arias

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Moli Kaufusi
Auckland, NZ



2. Enrique Sandoval
Schaumburg, IL



3. Scott Montgomery
Concord, CA



4. Kade Beck
Baton Rouge, LA



5. Fran Kolos
Eatontown, NJ



6. Ryan Feehan
Eatontown, NJ



7. Arthur Sigler
Phoenix, AZ



8. Timothy Bugge
Pittsburgh, PA



9. Jason Ryen
Columbus, OH



10. John Napiza
Concord, CA

May Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Moli Kaufusi	\$215,299	\$243,008	74.8		Ofa Tupouniua Steve Friedlander
2.	Enrique Sandoval	71,778	71,952	90		Marian Sertler Sabrina Lloyd
3.	Scott Montgomery	67,459	92,580	93		Harold Durana Jatoft-Foti
4.	Kade Beck	53,661	73,796	92		Joshua Jackson Joseph Diecedue
5.	Fran Kolos	49,460	51,842	90		Mavrick Fredericks Giglione-Ackerman
6.	Ryan Feehan	42,793	46,440		74.3	Corey Hallam Giglione-Ackerman
7.	Arthur Sigler	41,456	49,892		69.4	Brooke Spain Brandon Cooley
8.	Timothy Bugge	40,308	41,572	85		Britton Costa Simon Arias
9.	Jason Ryen	40,016	41,488	84		Dustin Dunlap Surace-Smith
10.	John Napiza	39,941	62,779		72.8	Doreen Ryan-Foti Jatoft-Foti
11.	Zachary Santino	39,193	45,602		72.7	Nicholas Moore Oldham-Bianchi
12.	Charles Ferrari	38,961	57,763		71.5	Randy Teyssier Simon Arias
13.	Marcia Matthews	38,139	38,868		75.9	Carlos Arballo Brandon Cooley
14.	Stephen Giddens	37,872	53,207		69.6	Larry Giddens Steve Greer
15.	Drew Sharp	37,606	51,328		76.8	Timothy Wilson Philip Prata
16.	Amanda Hogan	36,480	58,236		76.5	Matthew Turnquist Richard Correa
17.	Jesse Rennich	36,460	62,367	85		Matthew Diulus Simon Arias
18.	Adrian Segalla	36,459	37,670	93		David Thornton Altig-Orlovic
19.	Barbara Seyoum	35,544	39,667	95		Herman Fennell Samantha Chui
20.	Cameron Cimino	34,516	52,497	89		Tim McAdams Simon Arias

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Moli Kaufusi	\$637,007	\$713,718	74.8		Ofa Tupouniua Steve Friedlander
*2.	Enrique Sandoval	324,048	343,061	90		Marian Sertler Sabrina Lloyd
*3.	Cameron Cimino	245,709	342,987	89		Tim McAdams Simon Arias
*4.	Timothy Bugge	212,673	244,907	85		Britton Costa Simon Arias
*5.	Sione Maumau	211,884	263,707		74.8	Ofa Tupouniua Steve Friedlander
6.	Fran Kolos	195,255	233,062	90		Mavrick Fredericks Giglione-Ackerman
7.	Scott Montgomery	185,528	289,577	93		Harold Durana Jatoft-Foti
8.	Nicholas Scordos	181,753	281,632	87		Matthew Parks Surace-Smith
9.	Ashley Wenning	175,743	304,235		78.6	Daniel Hartwig Surace-Smith
10.	Lesina Ah Sue	174,895	337,924		97.1	Stephen Hill Steve Friedlander
11.	Charles Ferrari	170,133	256,762		71.5	Randy Teyssier Simon Arias
12.	Calvin Irving	166,598	238,010	88		Levar Morgan Theodore Pappas
13.	Arthur Sigler	165,965	228,903		69.4	Brooke Spain Brandon Cooley
14.	Zachary Santino	164,663	217,941		72.7	Nicholas Moore Oldham-Bianchi
15.	John Napiza	163,888	237,849		72.8	Doreen Ryan-Foti Jatoft-Foti
16.	Brent Bowling	163,270	249,903	82		Marc Salvaggi Surace-Smith
17.	David Higa	163,054	212,441		81.7	Sean Velasquez Cohen-Cohen
18.	Anthony Theriault	159,399	373,382		72.1	Zachary Hart Surace-Smith
19.	Eric Thompson	159,217	210,076	87		Matthew Parks Surace-Smith
20.	Kyle Lewicki	157,412	195,280		80.6	Kyle Wrobel Mathew Hart

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Ofa Tupouniua
Auckland, NZ



2. Marian Sertler
Schaumburg, IL



3. Zachary Hart
Columbus, OH



4. Syed Quadri
Flushing, NY



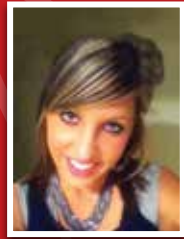
5. Zach Otto
Evansville, IN



6. Harold Durana
Concord, CA



7. Brooke Spain
Phoenix, AZ



8. Michelle Crowe
Pittsburgh, PA



9. Patrick Knouse
Raleigh, NC



10. Daniel Hartwig
Toledo, OH

May Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$246,594	\$299,455		73.8	Steve Friedlander
2.	Marian Sertler	123,046	124,948		73.8	Sabrina Lloyd
3.	Zachary Hart	83,921	175,983		77.3	Surace-Smith
4.	Syed Quadri	78,575	123,463		74.1	Theodore Pappas
5.	Zach Otto	67,536	71,827		76.9	Sabrina Lloyd
6.	Harold Durana	67,459	106,997		78.0	Jatof-Foti
7.	Brooke Spain	65,585	90,290		71.9	Brandon Cooley
8.	Michelle Crowe	65,321	72,926		70.0	Simon Arias
9.	Patrick Knouse	60,054	72,035		78.3	Slav Bitman
10.	Daniel Hartwig	59,038	116,833		76.0	Surace-Smith
11.	Nicholas Moore	56,869	73,063		72.7	Oldham-Bianchi
12.	Ryan Hall	55,673	99,134		71.6	Laura Fisher
13.	Joshua Jackson	53,760	73,253		71.4	Joseph Diecedue
14.	Kyle Wrobel	53,518	81,412	99		Mathew Hart
15.	Britton Costa	51,196	67,025		72.2	Simon Arias
16.	Michael Denton	50,649	50,008	93		Scott Rehberg
17.	Doreen Ryan-Foti	50,542	200,043		76.6	Jatof-Foti
18.	Michael Musso	49,968	74,246	93		Williams-Zophin
19.	Jimmy Tchen	48,873	56,928		78.9	Corey Neff
20.	Cynthia Schneiderman	48,601	63,460		76.9	Sabrina Lloyd

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$840,657	\$1,054,023		73.8	Steve Friedlander
*2.	Marian Sertler	529,164	592,722		73.8	Sabrina Lloyd
*3.	Zachary Hart	443,476	1,355,860		77.3	Surace-Smith
*4.	Matthew Parks	406,961	692,662		79.0	Surace-Smith
*5.	Bobby Szwaja	359,300	484,931		74.0	Theodore Pappas
6.	Stephen Hill	358,098	844,609		73.1	Steve Friedlander
7.	Syed Quadri	357,989	593,118		74.1	Theodore Pappas
8.	Ryan Hall	351,386	580,102		71.6	Laura Fisher
9.	Britton Costa	330,778	428,157		72.2	Simon Arias
10.	Daniel Hartwig	323,822	607,616		76.0	Surace-Smith
11.	Zach Otto	290,108	312,942		76.9	Sabrina Lloyd
12.	Nicholas Moore	279,997	391,251		72.7	Oldham-Bianchi
13.	Levar Morgan	270,891	433,819		75.7	Theodore Pappas
14.	Brooke Spain	268,569	388,062		71.9	Brandon Cooley
15.	Patrick Knouse	254,294	315,702		78.3	Slav Bitman
16.	Raymond Risucci	253,326	477,138		79.1	Dorian Oldham
17.	Tim McAdams	249,974	347,499	89		Simon Arias
18.	Cynthia Schneiderman	247,597	321,226		76.9	Sabrina Lloyd
19.	Ryan Bisanz	239,811	381,316		73.5	Brian Traboulay
20.	Souleymane Bah	236,720	307,487		72.2	David Hausman

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Robert Janev
Schaumburg, IL



2. Justin Adams
Pittsburgh, PA



3. Paul Kelly
Auckland, NZ



4. Thomas Vena
Pittsburgh, PA



5. Patrick Bendure
Columbus, OH

May Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Robert Janev	\$342,993	\$370,964		73.8	Sabrina Lloyd
2.	Justin Adams	283,237	479,488		70.0	Simon Arias
3.	Paul Kelly	259,886	349,574		73.1	Steve Friedlander
4.	Thomas Vena	243,917	413,465		71.9	Simon Arias
5.	Patrick Bendure	189,840	377,474		76.2	Surace-Smith
6.	Brett Gryska	165,400	383,808		73.0	Oldham-Bianchi
7.	Marian Sertler	165,239	167,141		73.4	Sabrina Lloyd
8.	Michael Laramie	161,007	235,098		74.1	Steve Greer
9.	Andrew McQuade	149,984	250,948		72.4	Richard Correa
10.	Samuel Cohen	138,765	259,464		72.9	David Hausman

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Robert Janev	\$1,370,251	\$1,572,173		73.8	Sabrina Lloyd
*2.	Justin Adams	1,196,419	2,103,875		70.0	Simon Arias
3.	Patrick Bendure	1,067,155	2,631,924		76.2	Surace-Smith
4.	Thomas Vena	1,021,916	1,951,537		71.9	Simon Arias
5.	Levar Morgan	1,019,555	1,597,651		74.5	Theodore Pappas
6.	Paul Kelly	1,010,149	1,473,057		73.1	Steve Friedlander
7.	Michael Vasu	950,993	1,723,408		77.8	Surace-Smith
8.	Brett Gryska	782,415	1,946,522		73.0	Oldham-Bianchi
9.	Matthew Parks	766,389	1,274,311		78.1	Surace-Smith
10.	Matthew Diulus	712,880	1,107,731		70.1	Simon Arias

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Sabrina Lloyd
CATEGORY II



Richard Correa
CATEGORY III



David Hausman
CATEGORY IV



Chad Panzer
CATEGORY VIII



Jason Young
CATEGORY IX



Top Rookie

Mathew Hart
Net ALP \$68,622



Top Start-Up

Byron Paz
Net ALP \$35,406

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		72.4	\$645,693	\$632,200	102.1		98.6
	Altig-Orlovic		77.5	870,523	935,300	93.1		98.3
II	Sabrina Lloyd		74.0	\$385,187	\$260,000	148.1	21.3	169.4
III	Richard Correa		74.2	\$207,916	\$173,200	120.0	29.0	149.1
	Williams-Zophin		72.1	173,627	173,200	100.2	17.0	117.3
IV	David Hausman	86		\$183,079	\$138,500	132.2	33.1	165.3
VIII	Chad Panzer		74.9	\$59,904	\$60,600	98.9	218.2	317.0
	Scott Rehberg		69.8	70,178	60,600	115.8	37.2	153.0
	Eric Cochran		76.9	51,348	60,600	84.7	47.6	132.4
IX	Jason Young	89		\$42,612	\$52,000	81.9	28.5	110.4

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Theodore Pappas		75.7	\$1,638,938	\$1,515,500	108.1	11.7	119.8
	Altig-Orlovic		77.5	4,179,987	4,676,500	89.40	28.4	117.8
	Simon Arias		72.4	3,000,095	3,161,000	94.90	21.3	116.2
II	Sabrina Lloyd		74.0	\$1,550,484	\$1,300,000	119.30	32.4	151.6
	Altig-Orlovic		77.5	4,179,987	4,676,500	89.40	28.4	117.8
III	Richard Correa		74.2	\$955,141	\$866,000	110.30	36.2	146.5
	Brandon Cooley		73.8	955,723	931,000	102.70	27.5	130.1
IV	David Hausman	86		\$728,511	\$692,500	105.20	37.1	142.3
	Joseph Diecedue		73.8	625,269	692,500	90.30	12.6	102.9
V	Laura Fisher		74.5	\$551,261	\$562,500	98.00	28.3	126.3
VIII	Chad Panzer		74.9	\$251,672	\$303,000	83.10	99.5	182.5
	Scott Rehberg		69.8	290,126	303,000	95.80	25.1	120.8
IX	Corey Neff	90		\$211,922	\$184,100	115.1	11.8	126.9

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mathew Hart	82.4		\$68,622
	Jason Bratin	89		48,301
	Sara Welch	90		36,318
Start-Up	Byron Paz	93		\$35,406
	Jared Cleckner	84.1		33,867
	Marko Jankovic	75.8		28,152

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Mathew Hart	82.4		\$257,611
	Jason Bratin	89		271,858
	Dorian Brown	71.7		129,525
Start-Up	Jared Cleckner	84.1		\$164,560
	Byron Paz	93		158,681
	Marko Jankovic	75.8		121,196

Public Relations



1. Rona Pileggi Spano
CATEGORY I
Chicago, IL



2. Kathy Pappas
CATEGORY I
New York City, NY



1. Robin Andrade
CATEGORY II
Malden, MA



2. Carol Matthai
CATEGORY II
Baltimore, MD



1. David Blaisdell
CATEGORY III
Goodlettsville, TN



2. Travis Daniels
CATEGORY III
Pittsburgh, PA



1. Lori Vaughn
CATEGORY IV
Portland, OR



2. Anna Guido Rohrer
CATEGORY IV
Dayton, OH



1. Kalie Taylor
Flowood, MS



1. Angela Waller
Pittsburgh, PA



1. Dawn Trudden
Dunlap, IL

Congratulations on your first signed TG!

1st TG

Trevor Beckerson
Halifax, NS

May Production				
Category	Rank	Name	Production in Cards	Manager
I	1.	Rona Pileggi Spano	2,678	Chicago/Dawn Trudden
	2.	Kathy Pappas	2,251	NY City/Billy Sauers
	3.	Malka Arony	2,244	AZ/Maureen Roberts
	4.	Jessica Treybick	2,168	NY City/Billy Sauers
	5.	Brenda Di Somma	1,402	NJ/Brian Ryan
II	1.	Robin Andrade	1,749	Mass & RI/Patrena Smith
	2.	Carol Matthai	1,364	MD/DC & N VA/George Farenthold
	3.	Timothy Leary	1,273	NY State/JT Tasker
	4.	Marlene Alen	1,008	S FL/Steve Sanchez
	5.	Bernard Weaver	985	PA/Katherine Kidder
III	1.	David Blaisdell	2,557	TN & SW NC/Rosanna Gill
	2.	Travis Daniels	1,442	PA/Katherine Kidder
	3.	Patrena Smith	1,158	CT & W Mass/Denise Gilbert
	4.	Robin Denham	1,080	KS & NW MO/Cindy Cleary
	5.	Janis Pitts	953	LA/Liz Reyer-Corley
IV	1.	Lori Vaughn	1,812	OR/Shannon Bennett
	2.	Anna Guido Rohrer	1,209	S OH/Tami Williams
	3.	Sarah Thomson-Dufrechou	1,196	AR/Rosanna Gill
	4.	Laurie Gruber	1,040	WI/Amanda Mlinaz
	5.	Paul Winslow	907	St Louis/Cindy Cleary
Rookie	1.	Kalie Taylor	879	MS/Liz Reyer-Corley
IceBreaker	1.	Angela Waller	241	PA/Katherine Kidder

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production				
Category	Rank	Name	Production in Cards	Manager
I	*1.	Susan Gilbert	14,570	Chicago/Dawn Trudden
	*2.	Mark Gagliardi	13,994	NorCal & Reno/Chuck Hill
	3.	Malka Arony	11,896	AZ/Maureen Roberts
	4.	Chuck Hill	10,812	NorCal & Reno/Jason Beckman
	5.	Crystal Senour	6,651	NJ/Brian Ryan
II	*1.	Robin Andrade	7,657	Mass & RI/Patrena Smith
	*2.	Carol Matthai	6,307	MD/DC & N VA/George Farenthold
	3.	Bernard Weaver	5,844	PA/Katherine Kidder
	4.	Shelly Korb	5,763	GA/John Keliher
	5.	Timothy Leary	4,780	NY State/JT Tasker
III	*1.	Travis Daniels	8,606	PA/Katherine Kidder
	*2.	David Blaisdell	8,193	TN & SW NC/Rosanna Gill
	3.	Nicole Schneider	5,491	MN/Erica Dalager
	4.	Lou Nell Busby	5,369	KY/Tami Williams
	5.	Leo Van Den Bussche	4,594	MB/Jacqueline Lowe
IV	*1.	Anna Guido Rohrer	8,021	S OH/Tami Williams
	*2.	Darrell Dorey	7,952	Maritimes/Melissa Lively
	3.	Lori Vaughn	7,400	OR/Shannon Bennett
	4.	Paul Winslow	7,277	St Louis/Cindy Cleary
	5.	Dion Dizon	6,477	HI/Daryl Barnett

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

May Results			
Rank	Name	Card Growth	Director
1.	Dawn Trudden	2,627	Denise Gilbert
2.	Brian Ryan	1,782	Billy Sauers
3.	Katherine Kidder	1,448	Denise Gilbert
4.	Liz Reyer-Corley	1,183	Patti Morgan
5.	George Farenthold	983	Patti Morgan

YTD Results			
Rank	Name	Card Growth	Director
*1.	Dawn Trudden	13,739	Denise Gilbert
*2.	Tami Williams	10,770	Michelle Baxter
*3.	Brian Ryan	9,356	Billy Sauers
4.	Patrena Smith	3,934	Denise Gilbert
5.	John Keliher	3,541	Patti Morgan

Congratulations to our May Bonus Earners!

Sue Akers	Viki Farr	Carol Matthai	William Slocum
Marlene Alen	Mark Flemm	Lisa McGee	Tracy Smith
Ken Altizer	Mark Gagliardi	Mollie Miller-Merrett	Mario Soljan
Tony Anderson	Susan Gilbert	George Murry	Donald Spohn
Robin Andrade	Laurie Gruber	Lou Nell Busby	Jenny Sprout
Malka Arony	Anna Guido Rohrer	Pater Nielsen	Randy Stockley
Gabriela Berloni	Holland Harriss	Kevin O'Connor	Cynthia Syvanych
David Blaisdell	Krissa Hensley	Steve Orcheron	Kalie Taylor
Fran Christie	Brett Hulme	Kathy Pappas	Sarah Thomson-Dufrechou
Cheryl Cook	Sandy Knapp	Nicole Pate	Jessica Treybick
Travis Daniels	Shane Knowles	Rona Pileggi Spano	Leo VanDenBussche
Robin Denham	Marilyn Kohlase	Janis Pitts	Lori Vaughn
Julia DiBartolomeo	Shelly Korb	Cas Robinson	John Wagner
Brenda Di Somma	Donna LaMontagna	Chas Robinson	Al Wall
Dion Dizon	Timothy Leary	Gary Rothman	Bernard Weaver
Jeanette Dodd	Larry Lozano	Irene Rurycz	Katy Whalen
Darrell Dorey	Lacy Martin	Nicole Schneider	Laura Wilson
Vivian Dwyer	Stephen Matous	Crystal Senour	Paul Winslow

Public Relations categories are as follows

Category	Population	ROOKIE:	Reps with 2013 Hire Date
1	over 8,500,000	ICEBREAKER:	Reps with 2014 Hire Date
2	6,500,000 to 8,499,999	PR MANAGER:	Overall card growth at the end of the current month over previous year same month.
3	4,000,000 to 6,499,999		
4	Under 4,000,000		

WORLD'S GREATEST BONUS

1



2



3



4



5



RYAN KENDL
\$12,199
Altig-Orlovic

JOSHUA DISHONG
\$6,546
Surace-Smith

MELE SIMANU
\$6,447
Steve Friedlander

THOMAS KING
\$6,045
Altig-Orlovic

MICHAEL VAN DELFT
\$5,852
Imran Satti

MAY BONUS LEADERS

May Bonus Payout: \$1,539,254
May Bonus Qualifiers: 2,374

- \$12,199 Ryan Kendl
- 6,546 Joshua Dishong
- 6,447 Mele Simanu
- 6,045 Thomas King
- 5,852 Michael van Delft
- 5,522 Joey Kennedy
- 5,406 Max Quasem
- 5,168 Bruce Tan
- 5,145 Daniel Li
- 4,833 Kimberly Spinelli-Young
- 4,739 James Aalders
- 4,703 Amy Shui
- 4,679 Katie Massart
- 4,272 Kayla McIver
- 4,206 Dustin Dunbar
- 4,186 Latrevia Terrell
- 4,138 Steven Stensrud
- 4,126 Erez Shabtay
- 4,123 Mark Lomonaco
- 3,914 Tibor Simon
- 3,902 Gian Trinidad
- 3,848 Ana Finau
- 3,813 Rosita Tumpap
- 3,790 Rayleen Kama
- 3,675 Michael De Sadeleer
- 3,574 Sandro Basic
- 3,478 Jonni Ng
- 3,432 Joey Sales
- 3,403 Jesusdieu Portilus
- 3,394 Eric Snyder
- 3,375 Tiffney Forrester
- 3,364 Mark McEachern
- 3,324 Soonalote Taogaga
- 3,284 Massoud Vaziri
- 3,280 Amandeep Gill
- 3,275 David Ramirez
- 3,253 Ronald Rivera
- 3,173 Alipate Makau
- 3,133 Maren Conway
- 3,115 Samson Adelufosi
- 3,024 Annazette Collins
- 2,995 Carlton Mack

- \$2,994 Benjamin Ainscough
- 2,994 Mark Neilson
- 2,991 Sean Grant
- 2,986 Katherine McQuade
- 2,958 Mike Sukhbaatar
- 2,933 Timothy Cruise
- 2,929 Maria Ramirez
- 2,879 Christine Weatherspoon
- 2,865 Alfred Uipa
- 2,833 Jahara Lewis
- 2,828 Patrick Donovan
- 2,816 Timothy Ross
- 2,812 Bradley Kampmeier
- 2,783 Yihao Chen
- 2,736 Rita Charles
- 2,718 Kehinda Pryor
- 2,684 Tevita Tupouniua
- 2,677 Stuart McKenzie
- 2,671 Todd Homer
- 2,617 Natalie Palatoff
- 2,611 Mynor Lemus
- 2,602 Beau Bequette
- 2,552 Gregory VanSuch
- 2,548 Timothy Nolan
- 2,496 Alvin Ali
- 2,468 Christopher McFoy
- 2,437 Nicki Griffiths
- 2,420 Caitlin Brandland
- 2,414 Lesina Ah Sue
- 2,398 Donald Wold
- 2,372 Kelly McDonald
- 2,349 Thomas Molinski
- 2,344 Joseph Kanaan
- 2,324 Elizabeth Chilson
- 2,317 Zakary Paladino
- 2,312 Richard Carter
- 2,312 Kristian Brennan
- 2,306 Raymond Lau
- 2,257 Jimmy Tchen
- 2,250 Corey LaVigne
- 2,248 Tammie Hartman
- 2,247 Aaron Parks

- \$2,241 Lucas Larson
- 2,217 Alfred DeRose
- 2,205 Elizabeth Hodgson
- 2,175 Maria Avila
- 2,162 Raymond Angeles
- 2,159 Rupal Trivedi
- 2,155 Twalya Alexander
- 2,147 Ifeanyi Ufondu
- 2,135 Samvel Tigranyan
- 2,129 Vatapuia Vavau
- 2,120 Ty'Quisha Williams
- 2,117 Jennifer Aaron
- 2,109 Justin Germany
- 2,101 Zulma Rodriguez
- 2,090 Andre Hawthorne
- 2,085 Jean Gordon
- 2,079 Robert Ulreich
- 2,075 Robin Aalderink-Page
- 2,069 Melissa Losk
- 2,060 Tracy Bell
- 2,038 Badr Elkousy
- 2,027 Al-Karim Walji
- 1,991 Desmond Dunn
- 1,988 Isileli Tupou
- 1,962 Marilyn Ocker
- 1,957 Robert Neeley
- 1,950 Paavo Cymanow
- 1,948 Caitlin Brandland
- 1,934 Dustin Edgell
- 1,925 William Hoffman
- 1,918 Jeseicka Black
- 1,915 Joe Islar
- 1,913 Damaris Henderson
- 1,912 Darrell Ballard
- 1,911 Frank Wilkins
- 1,910 Dannely Blanco
- 1,909 Riley Peters
- 1,906 Lora Beronja
- 1,901 Melepusiaki Siale
- 1,899 Darrell Asbell
- 1,898 Roger Schultz
- 1,895 Paul Smith

- \$1,887 Aden Schrock
- 1,886 Hifo Tuionetoa
- 1,855 Michael Burningham
- 1,846 Kareem Mutia
- 1,845 Christopher Phoenix
- 1,836 Glenda Crump
- 1,834 Ivy Acosta
- 1,832 Janet Ramirez
- 1,828 Andrew Aaron
- 1,825 Mike Allen
- 1,823 Herbretta Abren
- 1,820 Adem Abdula
- 1,813 Ezekiel Laleye
- 1,810 Emely Murtaza
- 1,805 Alan Sedaghat
- 1,796 Oleg Novitchii
- 1,796 Myaa Fallon
- 1,789 Marcus Street
- 1,786 Kevin Cromwell
- 1,785 Polina Philbin
- 1,782 Benton Tong
- 1,782 Joachim Jean
- 1,778 Jeffrey Kawamoto
- 1,762 Gregory McDuffie
- 1,759 Nasser Rezaei
- 1,758 Isabel Alfaro-Robainas
- 1,753 Leslie Williams
- 1,738 Austin Soboleski
- 1,736 Joseph Frankine
- 1,733 Salamanaia Ahkuoi
- 1,733 Fisiinaua Fifita
- 1,733 Javier Morales Aldaz
- 1,469 Kevin Tomanovich
- 1,467 Travis Kovach
- 1,467 Mele Faletau
- 1,462 Mark Bleier
- 1,456 Elias Boles
- 1,456 Ayman Elsalhy
- 1,450 Ruben Terrero
- 1,450 Milo Moorhead
- 1,446 Kylee Hahler
- 1,444 Myrle Salomon
- 1,443 Ashley Brake

- \$1,676 Danny Mayorga
- 1,672 Nicole Rex
- 1,670 Teng Lim
- 1,670 Derek Woo
- 1,664 Ricardo Galvez
- 1,663 Sarah Zigtema
- 1,662 Bechir Abboud
- 1,658 Paraone Taitin
- 1,649 Steve Bryant
- 1,648 Tony Laulu
- 1,644 Aaron McLean
- 1,642 Vicky Ducharme
- 1,637 Davelle Heath
- 1,630 Branden Griffin
- 1,626 Olga Tsyml
- 1,626 Robert Tierney
- 1,613 David Watkins
- 1,613 Anna Pulit
- 1,612 Anna Midowicz
- 1,611 Vance Rountree
- 1,610 Gregory Bonnes
- 1,608 Joshua Moser
- 1,606 Patrick Sullivan
- 1,606 Patricia Lee
- 1,601 Alicia Rodriguez
- 1,598 Carmela Pellen
- 1,593 Carly Ferraro
- 1,590 Joseph Hedborn
- 1,585 Nichole Alanis
- 1,583 Cristi Huffman
- 1,573 Kyle Schroeder-Gurnicz
- 1,569 Lori Masiak
- 1,562 Sally Wilson
- 1,557 James A Smith
- 1,547 James Merriman
- 1,537 Jeanine Coxle
- 1,533 Nicole Winchester
- 1,529 Igor Melcharek
- 1,529 James Bonsall
- 1,526 Ronald To
- 1,525 LaToya Clark
- 1,523 Tasha Tucker
- 1,520 Denis Snyder
- 1,518 Xavier MacLarty
- 1,518 Christopher Haywood
- 1,516 Kenya Edwards
- 1,504 Lorena Herndon
- 1,504 Tyler Dean
- 1,503 James Sodan
- 1,502 Enga Harris
- 1,497 Donte Grant
- 1,481 Samy Jacques
- 1,474 Helen Taylor
- 1,471 Sarah Dulany-Gring
- 1,469 Volodymyr Derevyanyy
- 1,469 Kevin Tomanovich
- 1,467 Travis Kovach
- 1,467 Mele Faletau
- 1,462 Mark Bleier
- 1,456 Elias Boles
- 1,456 Ayman Elsalhy
- 1,450 Ruben Terrero
- 1,450 Milo Moorhead
- 1,446 Kylee Hahler
- 1,444 Myrle Salomon
- 1,443 Ashley Brake

- \$1,435 Yonique Gordon
- 1,433 Yolette Mompont
- 1,429 James McCormack
- 1,422 Karen Davis
- 1,413 Wade LaFever
- 1,409 Lockert Johnson
- 1,409 Manitisa Toupili
- 1,407 Duane Robertson
- 1,405 Harrynarine Ramoutar
- 1,402 Conrad Brown
- 1,399 Miriam Heaton
- 1,398 Shelley Duck
- 1,394 Gabriel Manzo
- 1,393 Mackenzie Ball
- 1,393 Roberto Navarro
- 1,391 Jinzhou Zhao
- 1,391 Julie McQuoid
- 1,390 Emmanouil Paragiou
- 1,388 Antoine Lutumba-Ntumba
- 1,386 Rakesh Ramkarran
- 1,382 Stephanie Novel
- 1,381 Felicia Minazadeh Adib
- 1,378 Jonathon Havens
- 1,377 Patrick Guthrie
- 1,377 Bruce Viaje
- 1,371 James Mabson
- 1,367 Thomas Tulowiecki
- 1,364 Andrew Dorf
- 1,361 Jacqueline Kabluyen
- 1,359 Kariann Green
- 1,356 Dennis Guss
- 1,355 Toriano Landau-Bogan
- 1,354 Frederick Noel
- 1,352 Albert Alexander
- 1,351 Bernardo Lopez
- 1,351 Patrick Gleason
- 1,346 Samantha Fisher
- 1,343 Joseph Watson
- 1,342 Jordan Fries
- 1,340 Luisa Vigarario
- 1,335 Nicholas Dagneau
- 1,335 Shalom Chaimov
- 1,331 Melinda Jacobs
- 1,329 Donald Gregoire
- 1,327 Shanita Ellmers
- 1,327 Ela Anae-Ah Sue
- 1,322 Pierre Mamba
- 1,321 Michael Schumacher
- 1,315 Lily Freber
- 1,313 Ryan Vopat
- 1,312 Brian Wallace
- 1,309 Juan Olvera
- 1,306 Theresa Reddington
- 1,306 Jeffrey Jansen
- 1,304 Mary Cantin
- 1,302 Carrie Kollmar
- 1,296 Sherry Schick
- 1,295 Colten Davis
- 1,291 Judy Dawson
- 1,290 Malanya Ostrander
- 1,286 Cathleen Hairston
- 1,285 Dominic Telymonde
- 1,285 Sean Youssef
- 1,283 Karl Brenneman
- 1,280 Acacia Mark
- 1,279 Nasrin Hossein-Abadi
- 1,275 Dinesh Ghising
- 1,272 Arien Seemann
- 1,268 Myesha Perkins
- 1,266 Brandon Leonardo

- \$1,257 Neil Washnock
- 1,256 Benita Jackson
- 1,254 David Robinson
- 1,254 Darion Casas
- 1,252 Freddie Loble
- 1,249 Susan McDonnell
- 1,245 John Barnes
- 1,243 Mark Harhager
- 1,240 Danny Favreau
- 1,233 Felicity Hammill
- 1,231 Joaquin Santos
- 1,230 Sandra Underwood
- 1,222 James Frodyma
- 1,218 Victor Agurto
- 1,212 Lee Chacon
- 1,212 Raymond Ross
- 1,211 Brent Sanders
- 1,211 Nelly Diedrick
- 1,207 Thomas Lafferty
- 1,207 Victoria Perea
- 1,206 Meaghan Kehl
- 1,206 E Franklin Dudley
- 1,205 Hope Tupoudelavara
- 1,205 Wislaine Laurent
- 1,204 Jose Rubio
- 1,203 Troy Williams
- 1,196 Craig Yarborough
- 1,196 Abdelrahman Tariq
- 1,194 Kaleiokamaile Viena
- 1,191 Glen Sprigg
- 1,190 Peter Hudousek
- 1,190 Roghie Hassan Loo
- 1,189 Sasan Afgani
- 1,187 Hector Matos
- 1,186 Clara Paradis
- 1,178 Alma Lozano
- 1,176 Timetris Roberts
- 1,176 Vinecia Moore
- 1,176 Hakan Ozalpaskan
- 1,174 Iris Saavedra-Garcia
- 1,173 Andrew Hynan
- 1,173 Bobga Ayaba
- 1,172 Andrew Dale
- 1,169 Shaun Nitschke
- 1,167 Jerricho Call
- 1,166 Andrea Yee
- 1,166 Josiane B Mullen
- 1,164 Garret Kun
- 1,163 Kevin Edwards
- 1,162 Veronica Alvarado
- 1,162 Asenati Potoae
- 1,159 Nia King
- 1,155 David Rockway
- 1,152 Michael Michi
- 1,150 Anthony Gropelli
- 1,150 Sione Ika
- 1,143 Johnathan Hernandez
- 1,140 Eric Hidy
- 1,138 Joshua Lenix
- 1,136 Caroline Mikhail
- 1,136 William Bruckner
- 1,134 Leonard Paschke
- 1,134 Cathleen Hairston
- 1,127 Rowena Keren
- 1,127 Fotuikamoana Havea
- 1,126 Sefo Makau
- 1,122 Jeremy Herrman
- 1,121 Eric Thompson
- 1,112 Joseph Hagerman
- 1,108 LaTonya Tucker
- 1,105 Micah Emenike
- 1,103 Elifranc Deus

- \$1,099 Patricia Lambert
- 1,099 Elaine Reed
- 1,096 Keisha Albert
- 1,092 Menno Glick
- 1,089 Roy PerezCruz
- 1,085 Claude Harriott
- 1,084 Ruben Soberanes
- 1,082 Josalyn Maginnis
- 1,081 Dana Hill
- 1,081 Brock Lampee
- 1,077 Jerry Howe
- 1,077 Vetta Ridgeway-Fulks
- 1,073 Lindsey Webb
- 1,072 Thomas Reddoch
- 1,069 Douglas Eck
- 1,064 Edmond Timmons
- 1,064 Chena Blair
- 1,063 Nathan Brown
- 1,062 David Sidibe
- 1,060 Tony Nguyen
- 1,060 Hipolito Guerrero
- 1,056 John Young
- 1,056 Connor Sullivan
- 1,055 Tyler Guzzo
- 1,053 Julia Loboda
- 1,052 Brandi Graff
- 1,050 Janice Moseychuck
- 1,050 Carolle Landry
- 1,049 Mariial Charles
- 1,049 Larry Finch
- 1,049 Kyle Butler
- 1,048 Jacqueline Mongalo
- 1,048 Erna Gasanin
- 1,047 Abdul-Karim Muhammad
- 1,046 Shawn Danahey
- 1,046 Debra Dextrateur
- 1,045 Brandon Wren
- 1,044 Timothy Jones
- 1,037 Franck Tioumou
- 1,036 Timothy Blackburn
- 1,036 Zenia Ventura
- 1,035 Taniela Tuakalau
- 1,035 William Parks
- 1,034 Aaron Craig
- 1,032 Julianne Scavo
- 1,031 Jordan Albright
- 1,031 Michael McClintock
- 1,028 Brian Gilmore
- 1,028 Jesse O Martin
- 1,024 Mario Andres Chavez
- 1,022 Megan Holiday
- 1,020 Olivia Bondar
- 1,018 Jennifer Marcum
- 1,018 Bryan Hamrock
- 1,017 Charles Wheeler
- 1,016 Aaron Crosby
- 1,015 Robin Delahoussaye
- 1,015 Oren Stephens
- 1,015 Michael D Smith
- 1,015 Jonathan Russell
- 1,012 Angela Fanizzi
- 1,011 Jeremiah France
- 1,010 Matthew Johnson
- 1,010 Cynthia Craig
- 1,009 Daniel Landie
- 1,007 Hugo Flores
- 1,001 Lamine Diakhate
- 1,001 Suebrenia Calhoun
- 996 William Earl Russell
- 994 Immacula Jacques
- 992 Daniel Marino
- 990 Brea Smith
- 986 Kevin Wally

WORLD'S GREATEST BONUS - CONTINUED

\$986 Victoria Wippich	\$894 Harlan Dixon	\$817 Rohan Smith	\$757 Mia Mitchell	\$696 Jesse Wise	\$652 Bradley Christiansen	\$586 Andrew Martin	\$535 Souleyman Coulibaly
985 Richard Cole	893 Charles Currie	814 David Chen	756 Barbara Geier	694 Fariba Darvishzadeh	651 Deonte Lomax	585 Tameka Hunt	535 Sherrise Pierre
984 John Rendon	890 Gail Cowley	813 Mark Dombrowski	754 Andrew McCarthy	694 Ronnie Callau	650 Kevin Lewis	584 Orby Kelley	535 O'Neil Cooper
973 Casey Kunash	887 Kyle Mitchell	812 Adelfa Parinas	753 Jonathan Velasco	692 James Harding	649 Bradley Vaughn	583 Von King	535 Jeffrey Lutz
972 Christina Pierson	887 Justin Crawford	812 Franklin Ocasio-Batistini	752 Scottie Leonard	692 Renata Waite	649 Angelica Georges	582 Daniel Dunham	534 Peter Kaplanis
972 Laura Szewczyk	884 Bernadette Casciato	811 Anthony Hayes	751 Nakia Peters	692 Joanna McMullen	649 Carrie Phelps	582 Philip Hughes	534 Rolf Schultz
971 Michael Stuver	879 Kayla Taylor	810 Joserene Soriano	750 Corina Araujo	691 Haydee Burrola	647 Maria Consunji	582 Micaiah Robinson	534 Erick Snyder
970 Ulrich Jansen	878 Jamie McCrea	809 Sean Hansen	749 Sarita Dhaubhadel	690 Chanell Henderson	646 Amanda Burnett	581 Ong Moua	533 Ying Sun
967 Adam Mizell	878 Oscar Ortiz	807 Ashleigh Kiefer	749 Nicholas Attwood	690 Corey Borden	644 David Rodriguez	580 Daniel Phares	533 Brandon Licon
964 Gary Gooden	877 Jordan Reinhold	807 Tyler Owen	749 Cory Clark	688 Taylor Foster	644 Tracy Rinaldi	579 Patience Lowe	533 Milena Arceo
963 Iryna Sushkova	876 Jon Houser	806 Kristine Kieffer	748 Maryann Cruz	688 Byron Loosli	644 David Woelfel	578 Robert Elliotte	532 Brenton Patterson
961 Ariel Vela Della Vedova	875 Lisa Myrick	806 Lelei Seumanutafa	748 Elizabeth Tompkins	688 Stacy Garner	643 Carla Lindsey	578 Jennifer Oakland	532 Mina Saadalla
961 Andrew Chambers	875 Adama Samba	806 Robin Bullock	748 Zachary Suarez	688 Trishia Gaines	641 Bibiane Carmant	577 Thomas Oldfield	532 Ernest Powell
957 Touraan Smith	874 Anita Riggs	805 David Pearson	748 Derek Birch	687 Holly Lacey	641 Danielle Roberts	576 Erin Moore	531 Crystal Camacho
957 Anita Ferris	874 Charles Belt	805 Carey Markoe	747 Maria Polanco	686 Benjamin Edwards	640 Adam Kahn	575 Jennifer Bortree	531 John Sola
956 David Schlagheck	872 Kasali Kotun	805 Jose Castillo	745 Rebecca Ustrell	686 Venus Grier	638 Briana Cooper	575 Briana Cooper	531 Anthony Sava
954 Steven Sparkes	869 Kevin Haines	803 Liquiche Young	745 Sondus Rana	686 Layne Ford	638 Daniel Herman	574 Craig Strompf	530 Staciee King
954 Matthew Brazeau	866 Jonathon Westwood	802 Chad Wilson	745 Irma Gallardo	685 Michael Engler	636 Jared Ramirez	574 Scott Hanna	530 Clayton Blasa
953 Linwood Walker	866 Brittany Tomac	802 David Rigney	744 Danemarck Jacques	685 Mark Adelman	636 Torrey Hardy	574 Colby Craighead	528 Jose Molina Garcia
953 Christopher Blake	865 Dale Meyer	802 Kaladian McLean	742 Diana Mendez	684 Bryce Blackman	635 Tasha Marker	573 Joni Wiggins	527 Kelsey Carter
951 Nathanael Rathjen	862 Archie Fleming	800 Ronald Fitzgerald	742 Nathaniel Allen	684 Lamar Livingston	635 Shorne Brown	572 Marlon Wright	527 Craig Newell
950 Hayra Caudillo	862 Ricardo Subero	800 Kameelah Salter	742 Alix Albright	683 Christine Augustus	635 Karen Sessing	572 Riita Tokahere	525 Lauri Noriega
946 Nelson Saladen	860 Joshua Rauser	799 Patreece Morris	740 Sonia Tynor	683 Claudia Parra	633 Edwina Etepo	572 Sebastian Feary	525 John Koltay
945 Michael Loftus	859 Krystal Gordon	799 Gary Slocum	740 Gary Slocum	681 Herbert Stell	631 Sokol Fazliu	571 Ann Santos	525 Steven Goodwin
945 Christopher Pabon	858 Rita Cham	798 Jonathon Nagy	740 Uuillose Taufalele	681 David Goodman	629 Landon Martin	571 Darnel Lawrence	525 Maria Diringner
942 Jemari James	858 Theresa Rhoden	798 Brian Allt	740 Lindsay Affsa	680 Joan Rosales-Rivera	629 Allan Shapiro	570 Jason Miller	524 Boris Mendes
941 Joseph Fallarino	858 Les Swain	794 Evan Worrell	740 Warren Wheeler	678 Tomas Molina	628 Gina Beras-Ortiz	569 Michael Neilson	524 Britney Radix
940 Walter Blackstock	856 Christina Wacker	794 April Sanchez	739 Jenna Valentine-Thomas	677 Ashley Pierce	626 Heather Berg	569 Neina Manning-Frazer	523 Sultan Deckard
939 Sharif Grays	855 William Katz	791 Matthew Farrell	739 Joel Yost	677 Howard Dotson	623 Bethany Dibble	569 Ryan Eith	522 Rudolph Greene
938 Robert Gostic	855 Troy Plummer	791 Moli Kaufusi	737 Kingsley Keeh Tazinya	677 Albert Gary	621 Winston Hills	569 Adam Stowe	521 Lisa Woodson
937 Annemarie Diola	853 Zhimin Jiang	789 Carolina Trewin	736 Henry McCormick	677 Frank Guarascio	621 Marissa Boo	567 Fononga Koula	520 Samantha Earle
936 Ross Ewen	852 Kotoni Kava	789 Jillian Rooks	735 Lisa Kaluzny	676 Tracy Lepore	619 Leslie Montferret	566 Gjergji Zemblaku	520 Randall Whitmore
936 Rachel Pollard	852 Camilo Quintero Ramirez	789 Cindy Kailalau	734 Kiley Foy	675 William Loffer	619 Timothy Watson	565 Debbie Wilson	519 Adeyemi Akinade
935 Inna Grigorov	850 Jennifer Holliday	789 Vickki Maloid	733 Lucus Nice	673 Lakeita Opore	617 Benito Menchaca	565 Brett Surgener	519 Benjamin Daniel
932 Dana Black	849 Christopher Wiess	788 Evelin Castro-Sharif	732 Lee Jeffers	671 Allen Cerullo	614 Travis Henderson	563 Elizabeth Ledezma	519 Jake Dixon
931 James Fox	848 Harvey Quinn	786 Kenneth Cargill	731 Lori Dacyk	669 Sandra Byrd	613 Gildardo Meza	561 Tucker Gregor	518 Vanessa Ho
931 Armita Ostowari	848 Andrea Magistro	785 Cameron Cimino	730 Laura Janosko	669 Stephany Morris	610 Edward DeFurio	559 Andrea Arballo	518 Ashley Sewar
930 Amy Skalsky	847 Tijuana Mingo	784 Kevin Ishikane	729 Rodney Mori	669 Kemal Yildiz	610 Jena Stottlemeyre	559 Robert Conway	517 Carrie Diona
930 Tiffany Babin	846 Eliran Shalom	783 Stephanie Reynolds	729 Eva Fryer	668 Edith Jolley	610 Adam Huck	558 Joshua Terry	517 Steven Fravel
929 Julie Aprahamian	843 John Passi	783 Tiffiney Harmouche	729 Lindsey Dettwiller	666 Scott Davison	610 Michelle Simons	557 Shelby Lashley	516 Benjamin Van Fossen
928 Timothy Love	842 Dustin Wambsgans	782 Richard Johnson	728 Josue Olivares	666 Casey Thompson	609 Brandyn Kramer	556 Peer Shmelzer	516 Ronald Friedlander
928 Brett Maurice	841 Dilcia Sanchez	780 Jonathan Hobbs	727 Vincent Huen	665 Jesse L Martin	608 Kenneth Cook	556 Barbara Leader	515 Shane Carlson
927 Yadollah Pourjalali	840 Antonio Cooperwood	780 Alvin Massenburg	726 Daniel Bean	664 Benito Rivas	607 Aisha Sumler	555 Linda Church	515 Lineti Pasikala
927 Tei Thomas	839 Tyler McKnight	779 Jeffmie Arriaza-Morales	724 David Plavitsy	664 Shandrea Funnye	607 Creola Rahmings	554 Breanna Washington	515 Jill Crytzer
927 Gregory Giesler	838 Richard Whyte	779 Cindy Merrill	723 Jordan Lindsay	663 Angel Martinez	607 Kiana Arias	553 James DeBenedictis	514 Toetu Alosio
927 Douglas Wells	838 Xander Davis	778 Caleb Drake	721 Corey Gladwell	662 Susan Bedrossian	606 Richard Santone	552 Jason Acevedo	514 Earle Harris
926 Orett Nelson	837 Love-Diana Rosemond	778 Calvin Scott	719 Derek Kerr	662 Joshua Bowman	605 Kade Beck	551 Paul Torman	514 John Napiza
926 Beatriz O'Neill	834 Cynthia Hinde	777 George Lahamedjian	719 Steven Copeland	662 Daymon Green	604 Courtney Weiss	551 Shun Jackson	513 Kirstie Daza
924 Ryan Cheverie	834 Nathan Knox	777 Jocelyn Bolito	718 Benjamin Brooks	660 Thomas Anthony	604 Chynel Youngkey	550 Tauava Pitoai	513 Tachane Joseph
924 Ashley Rezents	833 Leon Hill	776 Herivelto Pereira	717 Vakhtang Nazaryan	659 Brian Hutchings	603 Crystal Gern	548 Christine DiSanto	513 Jayme Weber
923 Darrious Polk	833 Tyler Peworchik	776 Willie Hayden	717 Kylee Saldivar	659 Caleb Joy	602 Jacob Toch	548 Anacleto Arevalo	512 Brian Jerome
923 Ratu Kani	833 Josephine Brown	775 Avram Pinto	717 George Kamel	657 Denise Beard	602 Bryon Eddinger	546 Allysha Percy	511 Trevor Looney
921 Daniel Hawkins	832 Denville Loney	774 Karla Makhholm	716 Benjamin Jerome	657 Cajuana Newman	601 Jevette Smith	546 Zeydilliana Fargo	510 Joan McKee
921 Lyndsey DelliSanti	830 Luke Barr	773 Brandon Schwed	716 Duni Olusegun	656 Jamie Winters	600 Raymond Stinson	545 James Saarela	509 Charles Marshall
918 Kevin Crynock	830 Lawrence Griest	772 Preeti Sahgal	714 Darryl Garth	656 Pamela Phillips	600 Christopher Sommers	544 David Herman	508 Philip Pignone
916 Viktoriya Ramirez-Meraz	829 Asef Bari	771 Erin Tjornhorn	711 Suzana Serratos	655 Joshua Bunch	599 Erin Leong	543 Emily Sutton	508 Benjamin Larson
912 Jimeka Jordan	829 Lata Selui	769 Angela Orr	710 Raul Vasquez	655 David Counsell	596 Oksana Stadnyk	542 Ebony Coffer	505 Horace Johnson
909 Michael Kachenmeister	828 Carlos Francovera	768 Marce Garbett	709 Andrea Kessler	654 Kai O'Kelly	596 Cody Toth	542 Joseph Tomanovich	504 Jebb Lyons
907 Lambros Svingos	828 Robert Stevens	767 Damian Stephenson	708 Matthew Girard	654 James Perdue	594 Adam Pottebaum	542 Ivonne Deluna	503 Robert Baillie
906 Murray Nagler	827 Michael E Anderson	767 Richard Pazak	707 Gina Lofin	654 Derek Wright	592 April Jones	540 Cherri Xie	503 Darnell Bradley
906 Kayla Currell	827 Daniel Gutierrez	767 Majid Shiraz	707 Nathaniel Conner	654 Matthew Bell	591 Undrakh Byambajav	540 Margaret Thompson	503 Yesenia Castro
906 Scott Florin	826 Katie Heuer	765 Michelle Marshall	706 Gregory Grady	654 Jason Crawford	590 Tobe Pope	538 Kimberly Clark-Comans	502 Julia McCune
905 Shannon Cooper	826 Sheila Geisler	764 Tamika Leach	706 Enrico Paredes	654 Roman Corbin	590 Kasie Greenwalt	538 Jesus Cruz-Navarro	500 Lori Annett
905 Mark Kalisz	824 Brittany Buford	763 Vaughan Morrill	704 Michael Cardoso	653 Michelle Wright	590 Kalepi Fatai	538 Antonio Ramirez	
903 DeAnthony Hartman	823 Jonathan Cordes	762 Philip Roffi	701 David Jobe	653 Justin Howell	590 Robert Holmes	537 Robert Peters	
902 Erikka Michaels	822 Violetta Goldman	762 Rory Olson	701 Liam Gillis	652 Daniel Larocque	589 Dolores Patterson	537 Juanita Burton	
897 John Olson	821 Manuel Matos	759 Imtiaz Haque	701 Liliana Felix	652 Andrew Sinkinson	587 Emilee Manthey	537 Constance Tuiteleapaga	
895 Robert Ford	817 Charles Firreno	757 Milika Koloto	699 Yeni Losano	652 Jenny Alvarez	587 Ryan Diederich	536 John C Garrett	

LEADERSHIP BONUS



1 **Ofa Tupouniua**
\$38,836
Steve Friedlander

2 **Zachary Hart**
\$35,123
Surace-Smith

3 **Daniel Hartwig**
\$21,316
Surace-Smith

4 **Syed Quadri**
\$20,389
Theodore Pappas

5 **Marian Sertler**
\$18,963
Sabrina Lloyd

MAY BONUS LEADERS

May Bonus Payout: \$1,976,708
May Bonus Qualifiers: 1,205

- \$38,836 Ofa Tupouniua
- 35,123 Zachary Hart
- 21,316 Daniel Hartwig
- 20,389 Syed Quadri
- 18,963 Marian Sertler
- 18,033 Doreen Ryan-Foti
- 16,491 Brandon Teter
- 16,118 Stephen Hill
- 15,896 Ryan Wilson
- 15,719 Thomas Kijanowski
- 15,456 Ryan Hall
- 14,368 Robert Kanaan
- 13,986 Matthew Parks
- 13,514 Brooke Spain
- 13,420 Levar Morgan
- 13,235 Melne Lewis
- 13,031 Bobby Gujral
- 12,955 Raymond Risucci
- 12,884 Patrick Knouse
- 12,716 Marisa Willgruber
- 12,470 Harold Durana
- 12,184 Jordan Chalom
- 11,522 Bobby Szwaja
- 11,449 Nicholas Moore
- 11,252 Britton Costa
- 10,806 Antonio Reyes
- 10,637 Albert Serur
- 10,635 Matthew Diulus
- 10,487 Atta Saleh
- 10,404 Ryan Bisanz
- 10,258 Joshua K Jackson
- 10,246 Hal Herman
- 10,144 Tim McAdams
- 9,885 Michelle Crowe
- 9,840 Todd Glazer
- 9,781 Marc Salvaggi
- 9,769 Nicholas Lorence
- 9,635 Ryan O'Malley
- 9,431 Christopher Earle
- 9,357 John Conard
- 9,100 Samuel Cohen
- 9,039 Michael Vasu
- 8,960 Ala Awad
- 8,956 Matthew Turnquist
- 8,851 Paulo Miranda
- 8,845 Mavrick Fredericks
- 8,757 Cynthia Schneiderman
- 8,739 Nasr Quadri
- 8,665 Larry Giddens
- 8,513 Steven King
- 8,469 Zach Otto
- 8,459 Corey Helly
- 8,332 Dustin Dunlap
- 8,283 Patrick Stenglein
- 8,141 Christopher Hintz
- 8,080 Randy Teyssier
- 8,031 Jesse Spencer

- \$8,030 Jack Keiderling
- 7,875 Souleymane Bah
- 7,836 Jimmy Tchen
- 7,708 Andre Bent
- 7,655 Sean Velasquez
- 7,614 Richard Mansfield
- 7,577 Emmanuel Villasenor
- 7,575 Christine Araujo
- 7,448 Michael Clemente
- 7,409 Ransey Vazquez
- 7,383 Corey Hallam
- 7,283 Michael Romeo
- 7,236 Ryan Tucker
- 7,223 Kyle Wrobel
- 7,128 Victor Restrepo
- 7,125 James Keefer
- 7,003 Brian Zuzick
- 6,919 Raymond Wilson
- 6,838 Aaron Ralston
- 6,808 John Sparby
- 6,808 Eric Ebbitt
- 6,804 Craig Van Der Westhuizen
- 6,796 Craig Strompf
- 6,792 Sebastian Kazek
- 6,750 Natalie Wagner
- 6,703 Alex Torruella
- 6,624 Unique Hunnicutt
- 6,624 Stephen Jeung
- 6,583 Dorothy Niederer
- 6,548 David Thornton
- 6,521 Nicholas Engrav
- 6,521 Brian Welsh
- 6,487 Joshua Olin
- 6,341 Lucky Faaititi
- 6,207 Ryan Stenglein
- 6,182 Evan Holzhauer
- 6,141 Michael Musso
- 6,103 Andrew McQuade
- 6,097 Reynolds Akuamoaa
- 6,071 I-Perfection Harris
- 6,067 Michael Gerstein
- 6,037 Brett Grysky
- 5,940 Jorge Guerra
- 5,938 Paul Samra
- 5,934 Herman Fennell
- 5,863 David Wang
- 5,846 Lily Tchen
- 5,838 Jake Yagjian
- 5,800 Erin Allen
- 5,740 Carl Carlberg
- 5,682 Christopher Rodriguez
- 5,594 Daniel Bauer
- 5,535 Cara DeFiore
- 5,521 Mark Kukielski
- 5,486 Blake McLaughlin
- 5,431 Amanda Hubbard
- 5,344 Alexandra Graham

- \$5,318 Charley Forshee
- 5,288 John Nieves
- 5,250 Michael Denton
- 5,152 Carlos Arballo
- 5,108 Kenneth Greer
- 5,097 Tony Geer
- 5,064 Mark Beckford
- 5,008 Ryan McIntosh
- 4,880 Krista Thieme
- 4,879 Jonathan Maust
- 4,873 Michael Laramie
- 4,866 Darron Hacker
- 4,858 Ryan Tucker
- 4,849 Jonathan Emura
- 4,792 Daniel Vilas
- 4,774 Matthew Conrad
- 4,711 Tyler McKnight
- 4,694 Ibrahim Bah
- 4,685 Salman Satti
- 4,631 Darren Miller
- 4,614 Natalie Linker
- 4,589 Sheila Downey
- 4,523 Michael Mandella
- 4,431 Fritzel Octave
- 4,387 Monica Brown
- 4,298 Malay Prom
- 4,297 Melinda-Rae Lyse
- 4,202 Robert Shafer
- 4,165 Avi Kauderer
- 4,158 Richard Barbour
- 4,150 DeMario Cooper
- 4,145 Dean Jensen
- 4,088 Moli Kaufusi
- 4,063 Aaron McKenney
- 4,022 Brian Schreiter
- 4,015 Sharif Grays
- 3,971 Tere Diamond
- 3,938 Jessica Santamarina
- 3,912 Donald Dowbor
- 3,891 Jason Green
- 3,870 Christopher Jordan
- 3,761 Jean Joseph
- 3,746 Joseph Tomanovich
- 3,743 Kyle Lewicki
- 3,711 Phillip Jenkins
- 3,697 Anita Ferris
- 3,673 Scott Kim
- 3,650 Rebecca Klebsch
- 3,575 Peter McEnaney
- 3,558 Travis Picklesimer
- 3,544 Patricia Fifer
- 3,543 Shawntae Collins
- 3,542 Liam Flaherty
- 3,541 Brandon Summerton
- 3,468 Blake Higuichi
- 3,434 London Burnett
- 3,380 Shahab Mahdavejad

- \$3,333 Sokol Fazliu
- 3,324 Devin Adams
- 3,300 Patrick Fowler
- 3,287 Beau Locker
- 3,267 Magda Figueiredo
- 3,252 Ari Bykofsky
- 3,232 Robert Park
- 3,224 David Guzman
- 3,208 Lawrence Smith
- 3,203 William Brookshire
- 3,170 Kasey Williamson
- 3,152 Daniel Umbertone
- 3,123 Casey Kunash
- 3,121 Porter Balke
- 3,101 Justin Adams
- 3,071 John McGrath
- 3,035 Sara Vaz
- 3,009 Christopher Akins
- 2,978 James Isip
- 2,923 Henry Ingraham
- 2,858 Daniel Bean
- 2,800 Jason H Lee
- 2,796 Luay Ghawi
- 2,783 Patrick Cremeans
- 2,746 Matt Pflueger
- 2,725 Mark Hileman
- 2,718 Timothy Kieran
- 2,710 Jamestri Washington
- 2,700 Scott Montgomery
- 2,688 Enrique Sandoval
- 2,636 AshLynn Org
- 2,629 Mathew Mealey
- 2,614 Ho Tran
- 2,592 Pamela Altman
- 2,532 Elyse Bryan
- 2,525 John Napiza
- 2,517 Steve Svendsen
- 2,511 Gian-Paolo Diberardo
- 2,504 Alex Kae
- 2,500 Robert Schneiderman
- 2,491 Timothy Buckner
- 2,491 David Ramnarine
- 2,488 Cameron Cimino
- 2,462 Humberto Quintero
- 2,444 Chad Potts
- 2,438 Amanda Hogan
- 2,421 Martha Zelaya
- 2,418 Thomas Vena
- 2,371 Tina Phongsavath
- 2,363 Zachary Santino
- 2,357 Robert Hamilton
- 2,328 Nacole Newbold
- 2,283 Robert Chun
- 2,283 Jesse Rennich
- 2,279 Joshua Cosentino
- 2,243 Matthew Bogle
- 2,200 Chelsie Young

- \$2,137 Thomas Soloweyko
- 2,136 Jennifer Holliday
- 2,121 John Leggio
- 2,096 Rita Haidinger
- 2,033 Daniel Walton
- 1,997 Norman Candelore
- 1,988 Robert Wright
- 1,977 Benjamin Ainscough
- 1,952 Kathryn Chaisson
- 1,951 John Young
- 1,950 Drew Sharp
- 1,938 Brent Bowling
- 1,921 Jonathan Phillips
- 1,913 Lesina Ah Sue
- 1,913 Stephen Giddens
- 1,900 Lisa Martin
- 1,900 Jason Ryan
- 1,894 Fran Kolos
- 1,875 Brittini Kwiecien
- 1,872 Gregory VanSuch
- 1,863 Calvin Irving
- 1,838 Kade Beck
- 1,830 Igor Melcharek
- 1,825 Rachelle Britzman
- 1,813 Janel Wilder
- 1,789 Mike Hudnall
- 1,778 Troy Elliott
- 1,759 Maria Soliz
- 1,750 Christina Meyer
- 1,738 Alfred Taren
- 1,725 Anthony Theriault
- 1,700 Sandra Sandoval
- 1,675 Jake Colpitts
- 1,675 Bradley Gray
- 1,663 John Donovan
- 1,650 Arie Davis
- 1,650 Mark Dombrowski
- 1,625 Tyler Worstell
- 1,620 Richard Johnson
- 1,618 Brandon MacDonald
- 1,613 Adam Huck
- 1,600 Hunter Houvener
- 1,599 Marti Long
- 1,598 Patrick Rieger
- 1,588 Ryan Feehan
- 1,588 Adrian Segalla
- 1,575 Christopher Kennedy
- 1,575 Barbara Seyoum
- 1,563 Charles Ferrari
- 1,563 Marcia Matthews
- 1,550 David Higa
- 1,538 Jordan Fenrich
- 1,538 Jonathan Hanaway
- 1,530 Kevin Appasamy
- 1,525 Jenna Gula
- 1,525 Nicole Wells
- 1,521 Charles Portnoy
- 1,513 Joseph Cruickshank
- 1,500 Christopher Murray
- 1,494 Thomas King
- 1,480 Erika Michaels
- 1,475 Mohammed Moalawi
- 1,475 Natalie Soboleva
- 1,464 Tatjana Tiki Tikhonov
- 1,400 Heather Cullen
- 1,375 Timothy Bugge
- 1,375 Christi DiSanto
- 1,375 Erin Moyer
- 1,375 Grant Myers
- 1,375 Erik Thompson
- 1,361 Lalitha Janardhanan
- 1,361 Mina Saadalla
- 1,358 Mario Andres Chavez
- 1,350 Veronica Carrion
- 1,350 Michael Shaba
- 1,345 Trevor Mayer
- 1,342 Jennifer Wehrle
- 1,338 Robert Drake
- 1,338 Gabriela Sime
- 1,325 Jeffrey Gilliana
- 1,313 Brandi Hershey
- 1,300 Emad Fakhreddine
- 1,300 Erik Graham
- 1,300 Michael Tribbitt
- 1,293 Andrew Aaron
- 1,290 Ronald Esmon
- 1,289 William Myatt
- 1,276 Rodney Ward

- \$1,275 Kevin Holtz
- 1,275 Shorne Brown
- 1,271 Dustin Rushin
- 1,263 Erika Spiak
- 1,262 Julie McQuoid
- 1,261 Aaron Friedlander
- 1,250 Lineti Pasikala
- 1,244 Paavo Cymanow
- 1,232 Amie McCracken
- 1,225 Adeyemi Akinade
- 1,225 Cornelius Jones
- 1,200 Bernard Ballou
- 1,200 John Catalano
- 1,200 Joshua Goodman
- 1,200 Sonia Tyner
- 1,200 Victor Zavaleta
- 1,194 Aaron Parks
- 1,188 Joy Vann-Austin
- 1,182 Gabriel Feldmann
- 1,180 Randy Markland
- 1,175 Soonalote Taogaga
- 1,175 Juan Venegas
- 1,170 Tim Schroeder
- 1,169 Mir Khan
- 1,163 Marcus Martin
- 1,163 Tammy Wingate
- 1,158 Heather Southern
- 1,150 Jaime Baez
- 1,150 Brittney Hawley
- 1,150 Edmond Lee
- 1,150 Michael Loftus
- 1,150 Mark Medina
- 1,148 Melissa Quintal
- 1,144 John Nasti
- 1,138 Vaughan Morrill
- 1,138 David Schanuel
- 1,138 Glenn Woodley
- 1,125 Justin Barker
- 1,125 Pauline Cresswell
- 1,125 Duni Olusegun
- 1,116 Patrick Duray
- 1,113 Jeffrey Hall
- 1,106 Jinelly Urena
- 1,100 Alberto Alcala
- 1,100 Steven Rios
- 1,100 Thomas Yarbrough
- 1,094 Lamar Livingston
- 1,088 Christian Fahey
- 1,085 Shelly Russell
- 1,075 Steven Sibelman
- 1,075 Glaister Parke
- 1,063 Alon Fischer
- 1,063 Polina Philbin
- 1,050 James Golden
- 1,041 James Moland
- 1,038 Aaron Dupras
- 1,038 Joseph McCarthy
- 1,031 Craig Winkelman
- 1,025 Angela Bauer
- 1,025 Jamie Faulkner
- 1,025 Hirenkumar Patel
- 1,025 Ellen Schultz
- 1,023 Stephen Kemper
- 1,014 Bryan Fronberger
- 1,013 Jordan Arcuri
- 1,013 Muhammed Ashraf
- 1,010 Arthur Sigler
- 1,000 Latia Stanley
- 988 Antonio Evans
- 988 Michael Joseph
- 983 Jessica Wilhite
- 981 Darrin Roberts
- 978 Marta Cunha
- 976 Arthur McDonald
- 975 Morgan Labello
- 975 Victoria Perea
- 975 Harrynarine Ramoutar
- 973 Nicholas Triantafyllidis
- 967 Darrell Asbell
- 963 Jeremy Engrav
- 963 Daniel Toshner
- 950 Kody Kramme
- 950 Jonathan Boyd
- 950 Bilal Farsakh
- 950 Tram Pham
- 950 Maresa Rone
- 944 Patrick Guthrie
- 938 Amr Shater
- 938 Matthew J Wallace
- 934 Christopher Chovanec
- 925 Laina Havea
- 925 Jonni Ng

- \$925 Dominic Telymonde
- 919 Alex Grakhov
- 913 Marci Dowbor
- 913 David Hendricks
- 913 Brett Maurice
- 903 Nicholas Scordos
- 900 Amber Dregalla
- 900 Sharlene Key
- 900 Sione Maumau
- 900 Monica Moffett
- 895 Charles Firneno
- 891 Ashley Wenning
- 888 Gretchen Crady
- 888 James DePetro
- 878 Cherri Xie
- 875 Joseph Quattrochi
- 857 Gregory Graham
- 853 Jamey Haugen
- 852 Daniel Hwang
- 850 Matthew Bell
- 850 Mike Bray
- 850 Christopher Hitchcock
- 850 Nic Iagulli
- 850 Marcus Moody
- 850 Troy Williams
- 844 Debra Dextrateur
- 839 Ariana Jones
- 838 Peter Kwiatkowski
- 835 Cherylece Watkins
- 825 Kelly Ekker
- 825 Yussuf Elzein
- 825 Amandeep Gill
- 825 Claude Harriott
- 825 Stacy Hollingsworth
- 825 Anthony Rizzo
- 825 Adam Stowe
- 825 Kiet Truong
- 816 John Velardo
- 814 Steve Marker
- 813 Joseph Oddo
- 800 Kristen Brantley
- 800 Kyle Butler
- 800 Donald Hill
- 800 Roberto Navarro
- 800 Ruben Santillana
- 796 Jerome Dupuis
- 788 Kirk Periccioli
- 788 Vatapua Vavau
- 775 Ricardo Grandt
- 775 DeAnthony Hartman
- 775 Shawn Horton
- 775 Steven Sibelman
- 775 Mike Lade
- 775 Albert Lau
- 775 Michael Nowak
- 775 Edwin Rosa
- 775 Sandra Underwood
- 769 Darion Casas
- 750 Alix Albright
- 750 Derron Alexander
- 750 Corey Cox
- 750 Daniel Dunham
- 750 Micah Focken
- 750 Rebyka Moyer
- 750 James A Smith
- 750 Paul Smith
- 744 Kelvin Fernandez
- 744 Eric Peyton
- 738 Cleopatra Sola
- 731 Brian Gilmore
- 730 Holly Lacey
- 728 Nicholas Pelham-Clarke
- 725 Kameron Blake
- 725 Cynthia Craig
- 725 Donald DeVoise
- 725 Layne Ford
- 725 Shawn Lewicki
- 725 Mele Makau
- 725 Susan Scott
- 725 Anna Senra
- 713 Matthew Cartwright
- 713 Shelly Stambach
- 706 Sharon Barnes
- 701 Spencer Rowland
- 700 Christopher Clark
- 700 Shane Hastings
- 700 Kasali Kotun
- 692 Brinda Casanova
- 675 Ricardo Alanis
- 675 Pascal Amar
- 675 Marissa Boo
- 675 Regina Duval
- 675 Min Jiang
- 675 Jhameka Quarles

- \$675 Gary Slocum
- 675 Derrick Stinson
- 675 Rachael Trader
- 675 Dustin Wambsgans
- 656 Dustin Surace
- 650 Charles Belt
- 650 Joy Nardone
- 650 Jamie Winters
- 648 Samantha Sliger
- 635 Dan Nebraski
- 625 Jackson Cook
- 625 Thomas Longino
- 625 Jesse O Martin
- 625 Jane Rowell
- 625 Kyle Schroeder-Gurnicz
- 613 Kenneth Cargill
- 606 Kyle Schimizzi
- 600 Jorge Alvarez
- 600 Elizabeth Baxter
- 600 Joshua Bloomquist
- 600 Aldania DaRosa
- 600 Antonio Davidson
- 600 Andrew Hynan
- 600 Alexander Schwartz
- 600 Sofia Valji
- 600 Jeremiah Wiskeman
- 596 Beverly Sibert
- 588 Brandon L Clark
- 588 Matthew Farrell
- 588 Megan Holiday
- 588 Michael Kachenmeister
- 588 Daryl Williams
- 585 Brenton Patterson
- 575 Austin Bolz
- 575 Craig Ebinger
- 575 Mark Glazer
- 575 David Guns
- 575 Jonathan Hobbs
- 575 Jonathan Lipton
- 575 Thomas McConnell
- 575 Ernest Powell
- 575 Ramon Velasquez
- 575 Keith Waldron
- 575 Terrence Williams
- 569 Jahara Lewis
- 563 Rita Charles
- 563 Tijuana Mingo
- 563 Dale T Whitmore Sr
- 550 Larry Alexander
- 550 Toetu Aloisio
- 550 Brandon Baker
- 550 Dennis Blue
- 550 Winston Hills
- 550 Michelle Holstine
- 550 Mark West
- 550 Oliver Zettas
- 544 Joel A Johnson
- 541 Philip Raffi
- 538 Sathnarine Kumar
- 538 Joseph J Smith
- 538 Soncya Williams
- 525 Jennifer Crandall
- 525 Justin Crawford
- 525 Dylan Gardner
- 525 Summer Gonzalez
- 525 Christian LaBoy
- 525 Julian Morris
- 525 George O'Shea
- 525 Corey Rech
- 525 Nelson Saladen
- 525 Amanda South
- 525 Eric Trautloff
- 519 Ahlexis Lockwood
- 513 Patrice Amador
- 513 Ruben Recinos
- 500 Robert Baillie
- 500 LaToya Clark
- 500 Christopher Dicks
- 500 Phil Folkertsma
- 500 Davelle Heath
- 500 Lockert Johnson
- 500 Zoltan Krecsko
- 500 Kevin Kyler
- 500 Luaao Leota
- 500 Jamie Merva
- 500 Robert Patterson

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1 BRADLEY GRAY \$10,429 Imran Satti	2 LINETI PASIKALA \$9,678 Steve Friedlander	3 LATIA STANLEY \$7,331 Simon Arias	4 JAKE COLPITTS \$7,221 Imran Satti	5 NACOLE NEWBOLD \$6,669 Imran Satti
--	--	--	--	---



1 SAMI MOYANNAM \$2,745 Jatoff-Foti	2 DASON PAUL \$1,851 Theodore Pappas	3 ANGELA RITCHIE \$1,703 Steve Greer	4 HERIVELTO PEREIRA \$1,441 Jatoff-Foti	5 ALAN SILVERMAN \$1,155 Williams-Zophin
--	---	---	--	---

MAY BONUS LEADERS

May Bonus Payout: \$346,216
May Bonus Qualifiers: 438

MAY BONUS LEADERS

May Bonus Payout: \$40,077
May Bonus Qualifiers: 148

- \$10,429 Bradley Gray
- 9,678 Lineti Pasikala
- 7,331 Latia Stanley
- 7,221 Jake Colpitts
- 6,669 Nacole Newbold
- 4,995 Cleopatra Sola
- 4,672 Scott Montgomery
- 4,419 Christina Meyer
- 4,125 Moli Kaufusi
- 3,845 Enrique Sandoval
- 3,680 Jason Ryen
- 3,678 John Napiza
- 3,594 Jordan Arcuri
- 3,562 Bilal Farsakh
- 3,155 Marcia Matthews
- 3,141 Bernard Ballou
- 3,110 Shelly Stambach
- 3,103 Robert Schneiderman
- 3,080 Jonathan Boyd
- 3,079 Stephen Giddens
- 2,998 Christopher Hitchcock
- 2,903 Edmond Lee
- 2,846 Kristen Brantley
- 2,709 Nicole Wells
- 2,704 Juan Venegas
- 2,659 Rebyka Moyer
- 2,599 Eric Thompson
- 2,582 Summer Gonzalez
- 2,531 Jeffrey Gilliana
- 2,438 Emad Fakhreddine
- 2,356 Michael Schreiber
- 2,340 Steven Rios
- 2,308 Sione Maumau
- 2,308 Jeremiah Wiskeman
- 2,232 Marcus Martin
- 2,156 Bryan Fronberger
- 2,092 Laaina Havea
- 2,085 Brianna DiPietro
- 2,080 Cameron Cimino
- 2,044 Dustin Wambsgans
- 2,039 Ellen Schultz
- 2,005 Sandra Sandoval
- 1,978 Massoud Vaziri
- 1,928 David Higa
- 1,874 Jenna Grula
- 1,849 Holly Lacey
- 1,847 Christopher Murray
- 1,804 Cynthia Craig

- \$1,781 Kyle Schroeder-Gurnicz
- 1,764 Kasali Kotun
- 1,739 Jason H Lee
- 1,735 Mele Makaui
- 1,723 Vaughan Morrill
- 1,708 Joseph Terry
- 1,654 Chelsie Young
- 1,590 Mohammed Moalawi
- 1,589 Jackson Cook
- 1,576 Toetu Alosio
- 1,568 Erika Spiak
- 1,556 Jonathan Hanaway
- 1,489 Matthew Bell
- 1,487 Luaao Leota
- 1,487 Nikolas Moreschi
- 1,485 Tammy Wingate
- 1,470 Saba Atai
- 1,457 Michael Loftus
- 1,448 Hirenkumar Patel
- 1,426 Brett Maurice
- 1,399 James Golden
- 1,376 Derek Wright
- 1,343 Joy Vann-Austin
- 1,339 Scott Swint
- 1,305 Nic Iagulli
- 1,303 Adam Poole
- 1,297 Adrian Segalla
- 1,290 Sonia Tyner
- 1,284 Jaem Jones
- 1,269 Amandeep Gill
- 1,246 Micah Focken
- 1,221 Adam Stowe
- 1,196 Davelle Heath
- 1,187 Brittni Kwiecien
- 1,184 Brent Bowling
- 1,173 Charles Firreno
- 1,150 Suzanne Harkins
- 1,144 Morgan Lobello
- 1,139 Marcus Moody
- 1,133 Duni Olusegun
- 1,126 Veronica Carrion
- 1,117 Brenton Patterson
- 1,097 Kyle Lewicki
- 1,095 Jaime Baez
- 1,089 Shawn Horton
- 1,088 Pauline Cresswell
- 1,082 Zachary Santino
- 1,076 Randy Markland

- \$1,059 Shalom Chaimov
- 1,059 O'Neil Cooper
- 1,056 Joshua Rauser
- 1,036 Kevin Kyler
- 1,021 Matthew Cartwright
- 1,015 Gary Slocum
- 989 Christopher Dicks
- 983 Steven Sibelman
- 982 Lesina Ah Sue
- 965 Jeseicka Black
- 965 Corey Cox
- 931 Gabriela Sime
- 928 Jeffrey Lewis
- 928 Luke Bressler
- 921 Zachary Bradshaw
- 899 Kevin Cromwell
- 895 Michael Shaba
- 892 Alexander Schwartz
- 886 Phillip McElfresh
- 879 Mike Bray
- 878 Jane Rowell
- 877 Jun Park
- 854 Marta Cunha
- 854 Kade Beck
- 852 Paul Cossier
- 849 Jamie Winters
- 843 Dominic Telymonde
- 842 Nial Samsoondar
- 842 Brandon L Clark
- 840 Michael Denton
- 833 Sofia Valji
- 830 Lockert Johnson
- 828 Jeremy Schroeder
- 817 Michael Joseph
- 815 Glenn Woodley
- 799 Arie Davis
- 798 Andrew Hynan
- 787 Winston Hills
- 787 Cornelius Jones
- 783 Sidney Rodgers
- 779 Samira Shaikh
- 773 Jeremy Engrav
- 768 Jinelly Urena
- 767 Daniel Dunham
- 749 Charles Ferrari
- 741 Alix Albright
- 740 Alvaro Canales-Osorio
- 735 Robert Wright

- \$734 Claude Harriott
- 732 Joseph Quattrochi
- 725 Jamie Merva
- 719 Shorne Brown
- 701 John Nasti
- 697 Oliver Zettas
- 692 Ruben Recinos
- 680 Victoria Perea
- 672 Adam Leutner
- 669 Erin Moyer
- 657 Gretchen Crady
- 655 Melissa Quintal
- 652 LaToya Clark
- 648 Amber Dregalla
- 637 Timothy Bugge
- 636 Tiare Hubbard
- 635 Christian LaBoy
- 632 Ryan Feehan
- 629 Fran Kolos
- 625 Ronald Cargill
- 622 Dinesh Ghising
- 607 John Donovan
- 605 Tijuana Mingo
- 600 Robert Baillie
- 597 Brittney Hawley
- 595 Rachael Trader
- 573 Brandon Baker
- 572 Christopher Kennedy
- 570 Paul Smith
- 570 Antonio Davidson
- 569 Rachel Gallagher
- 565 Khanh Nguyen
- 552 Brandi Hershey
- 551 Larry Alexander
- 549 Peter Kwiatkowski
- 548 Tyler Worstell
- 543 Michael R Brown
- 543 Edwin Rosa
- 525 Robert Drake
- 505 Adam Huck

- \$2,745 Sami Mogannam
- 1,851 Dason Paul
- 1,703 Angela Ritchie
- 1,441 Herivelto Pereira
- 1,155 Alan Silverman
- 1,106 Bradley Weigand

- \$861 Scott Patterson
- 846 Edward McDevitt
- 800 James Palmes
- 782 Leon Thompson
- 767 Dinah Cawthorne
- 766 Ryan Vopat

- \$702 Mitchell Look
- 652 Richard Walus
- 639 Mike Allen
- 603 Bryan Czajkowski
- 588 Robert Recker
- 538 Corey LaVigne

- \$536 Joseph Faisant
- 509 Nabil Spahi
- 502 Paula Auld

4 BONUS TOTAL: \$3,902,255

WORLD'S GREATEST \$1,539,254	LEADERSHIP \$1,976,708	SA/GA TRAINING \$346,216	REINSTATEMENT \$40,077
--	----------------------------------	------------------------------------	----------------------------------

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.



Kevin Ishikane
Altig – Orlovic Agency
Contract Date 05/22/07
Qualified May of 2014
\$1,005,153 of Net ALP



Crystal Reeves
Brandon Cooley Agency
Contract Date 06/24/03
Qualified May of 2014
\$1,000,037 of Net ALP

FOUNDERS CLUB

May Qualifiers — Outstanding Producers & PR Representatives:



Max Quasem
Cohen-Cohen
31st Qualification
\$85,627 Net ALP
83.9 Ret



Ryan Kendl
Altig-Orlovic
10th Qualification
\$180,674 Net ALP
86.6 Ret



Katie Massart
Altig-Orlovic
8th Qualification
\$91,091 Net ALP
93.1 Ret



Christine Weatherspoon
Chad Panzer
2nd Qualification
\$62,437 Net ALP
91.3 Ret



Maren Conway
David Hausman
1st Qualification
\$66,852 Net ALP
81.5 Ret



Joey Sales
Altig-Orlovic
1st Qualification
\$59,234 Net ALP
89.2 Ret



Alfred Uipa
Steve Friedlander
1st Qualification
\$69,042 Net ALP
88.3 Ret

Perspective



Scott Smith
President
& Chief Marketing Officer

— towards success or away from success. When you hold yourself accountable, you seal off destructive excuses that justify non-performance and move you away from success.

Self-Discipline triggers ethical conduct and maximum effort. You don't take short cuts. You do the things winners do, and you do what is required as opposed to what is desired. You act based on future gains despite current pains. The key to self-discipline is the concept of "no matter what." You get to work a little earlier, you stay a little later, and you always give your full effort no matter what. Whether you're tired or you had a bad day, you act like a winner 365 days a year.

Loyalty is an absolute condition of winning. Without loyalty, your success is just a facade that will eventually crumble. Loyalty is an investment of your time and your energy in somebody else, and its return is priceless. Loyalty means recognizing another's accomplishments, challenging others to reach new heights in their careers, and empowering those around you to own a piece of your organization's vision. It means believing your Company is the best, believing those around you are the best, and believing you are the best. Loyalty is the passion and commitment you cultivate in your heart and your mind, and it creates enthusiasm in yourself and in others. Loyalty is the driving force behind a one-for-all and all-for-one effort. When people and organizations contain strong relationships, any storm can be weathered. Your success and the success of those around you is unshakable; winning is undeniable.

Humility fuels your desire to be better and to stay ahead of the curve. When champions begin to bask in their own press clippings, they start to rely on their current and past accomplishments rather than conquering the challenges of the next test. People who show humility respect the need to get better at what they do. There is no "ceiling" to success; therefore, you can never reach the "top." As soon as you think you have, right behind you is the next guy willing and able to do more in order to pass you up. You must challenge yourself to reach new heights every day, no matter how successful you are, or you will fall behind. Guaranteed.

The winners we recognized at Convention possess more than just these five attributes. They, of course, possess integrity and they are prepared, resourceful, patient, and internally motivated. But each will acknowledge the way to win is through these five attributes. Let the words of Vince Lombardi ring true to your will: "I firmly believe that any man's finest hour, the greatest fulfillment of all that he holds dear, is that moment when he has worked his heart out in a good cause and lies exhausted on the field of battle — victorious."

Will you find a way? And once you find it, will you put all you've got into it? If you do, it will awaken the heart of a winner that lies asleep within.

I look forward to seeing you in San Diego!

Find Your Way to Win

Congratulations to all of the individual producers, sales leaders, and Public Relations team members honored at the San Francisco Convention. They have been recognized as the best-of-the-best... they found a way to win.

What a venue it was. Having been to many Conventions, I can say San Francisco truly is one of the greatest cities in the world. From Alcatraz to cable cars to the Golden Gate Bridge, it gave everyone great stuff to do.

One of the wonderful things about Convention is watching the interaction among attendees. I've gotten so I can pretty much pick out the winners of the future. They are the ones that will go out of their way to introduce themselves to the award winners so they can pick their brains about how they got there and what it takes to be a winner.

Of course, I don't always hear the whole conversations, but I can guarantee that the winners will pass on at least some of the following "Winning Five" fundamental traits to enjoy success at American Income and National Income Life:

Confidence is a must. As a leader, the confidence with which you make decisions determines the level of confidence others have in following you. As an agent, the confidence with which you present our products determines the amount of confidence your customers will have in purchasing from you. Why would someone believe in you if you don't believe in yourself? The level of confidence you exude when verbalizing your expectations to others sets the stage for the results that follow.

Accountability removes excuses. Being accountable in the eyes of your boss means little unless you're accountable in your own eyes as well. Your boss and coworkers do not see everything you do or hear everything you say, and they certainly cannot read your thoughts. Every action, every thought, every word moves you in either one of two directions



AMERICAN INCOME LIFE
NATIONAL INCOME LIFE
 insurance companies



FIRST-CLASS MAIL
 PRESORTED
 U.S. POSTAGE
PAID
 AMERICAN INCOME
 LIFE 76710
 PERMIT 3121

www.ailife.com Protecting Working Families

1200 Wooded Acres Drive
 Waco, TX 76710

DRAMATIC COASTLINE

**SEE SUNNY SAN DIEGO'S
 LA JOLLA COASTAL VILLAGE**



**2015 CONVENTION IN SUNNY SAN DIEGO AT THE
 MANCHESTER GRAND HYATT! MAY 14-17**

For complete Convention Qualifications: www.ailife.com/arc/spotlight.aspx & www.nilife.com/arc/spotlight.aspx